

PO Financing Readiness Checklist

What to know and have ready before you request funding for an open purchase order.

1. Know Your Transaction

- ☐ **Who issued the purchase order or contract?**
A creditworthy business or government agency — PO financing is underwritten primarily on the strength of your customer, not just your company.
- ☐ **What is the total PO or contract amount?**
Springboard places PO and AR transactions from roughly \$200K up to \$20MM+.
- ☐ **What will it cost you to fulfill the order?**
Estimate what you'll owe your supplier or manufacturer for materials, production, freight or import costs.
- ☐ **When does your supplier require payment?**
Deposit up front, payment on shipment, or net terms — this defines how urgent the funding need is.
- ☐ **When can you invoice your customer?**
The gap between paying your supplier and invoicing your customer is exactly what this financing bridges.

2. Have These Documents Ready

- ☐ **The purchase order or signed contract**
This is the core underwriting document — have a copy ready to upload or send.
- ☐ **Supplier quote, invoice, or pro forma**
Shows what you actually owe to fulfill the order, and confirms supplier payment terms.
- ☐ **Your customer's payment terms**
Net 30 / 45 / 60 / 90 — this determines when the AR side of the transaction can be repaid.
- ☐ **Basic company financials**
Recent bank statements and/or financial statements; more may be requested depending on deal size.

3. Know Which Structure Likely Fits

If you're thinking...	You likely need...
"I have a PO but can't afford the supplier."	PO financing
"My supplier requires payment before shipment."	Supplier financing
"I need to import goods to fill an order."	PO / trade financing
"I've delivered but won't get paid for 60 days."	AR factoring
"I have government invoices outstanding."	Government AR financing
"I need funding before I can even invoice."	Contract / mobilization financing
"I need to stock inventory before receiving orders."	Inventory financing

Have an order you need to fund?

Tell us about the customer, PO amount, supplier cost and timing at sfp.loans/fund-my-order

Ralph Russell • 561-818-6634 • ralph@sfp.loans • sfp.loans