



fundivi Expands Small Business Access To Capital Through Hybrid Lending Model

September 14, 2026

BROOKLYN, NY - September 14, 2026 -

fundivi combines direct in-house lending with a vetted partner network and cash-flow-based underwriting to widen approval options for small and mid-sized businesses nationwide.

fundivi, a Brooklyn, New York-based business funding platform, is expanding small business access to capital through a hybrid lending model that pairs direct in-house financing with a vetted network of funding partners. The approach allows business owners to submit a single application and be considered across multiple funding paths, widening the range of financing outcomes available to them.

Under the hybrid structure, fundivi extends capital directly from its own balance sheet while simultaneously routing applications through its partner network when a better fit exists elsewhere. Funding amounts range from \$10,000 to \$5,000,000 across nine distinct loan and financing products, with same-day wire capability available to approved applicants. The company serves business owners in all 50 states.

fundivi's underwriting process weighs operational cash flow and bank activity ahead of personal credit scores, reflecting an emphasis on how a business is actually performing rather than an owner's individual credit history alone. To support that process, the company built a browser-based underwriting engine that lets business owners view likely qualification outcomes without a bureau pull or stored personal data. A companion funding product matcher then pairs the business's profile with the financing products best suited to its needs, giving owners visibility into their options before they formally apply.

fundivi's platform and underwriting approach have been reviewed by Business Loans IQ, an independent resource that evaluates business funding platforms for owners researching financing options. The company points to that outside review as part of its effort to give business owners transparent, third-party information alongside its own tools.

"Our hybrid funding model and transparent underwriting tools are built to give business owners fast, reliable answers and capital without unnecessary obstacles," said Steven Kay of fundivi. "We designed the underwriting engine and product matcher so an owner can see where they stand before committing to a full application."

Beyond its lending tools, fundivi maintains a library of resources and guides intended to help business owners understand the financing landscape and prepare documentation ahead of applying, along with a loan cost calculator that lays out the true cost of a given funding product. The company positions these resources as part of a broader effort to help owners make informed financing decisions rather than treating the application process as a black box.

About fundivi:

fundivi is a New York-based business funding platform dedicated to providing business owners with fast, flexible access to commercial capital. Through a hybrid model that blends direct lending with a vetted network of funding partners, fundivi delivers decisions in hours and same-day funding from \$10,000 to \$5,000,000 across nine loan products nationwide. The company supports borrowers with transparent digital tools, including a browser-based underwriting engine and product matching technology designed to clarify commercial financing.

fundivi is a business funding platform that gives business owners fast, flexible access to capital, with same-day funding available across a wide range of loan and funding products. Through its hybrid funding model, fundivi combines direct lending with a broad network of funding partners, giving business owners more ways to qualify and get approved. The platform's streamlined application process is designed to get

business owners from inquiry to funding as quickly as possible, backed by tools like a proprietary underwriting engine, a loan product matching tool that pairs businesses with the right financing option, and a loan cost calculator that brings clarity to the true cost of funding. Beyond the tools, fundivi offers a library of resources and guides to help business owners better understand the financing landscape and prepare for the funding process, making it easier to make informed, confident decisions about their business's financial future. fundivi is also one of the best rated funding platforms by businessloansiq.com

###

For more information about fundivi, contact the company here: [fundiviSteven Kaymedia@fundivi.com](mailto:media@fundivi.com) 2433 Knapp Street. Brooklyn, NY 11235

fundivi

Website: <https://www.fundivi.com>

Email: media@fundivi.com