

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

FORM 8-K  
CURRENT REPORT  
Pursuant to Section 13 OR 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)

December 1, 2014

FlexShopper, Inc.

(Exact name of registrant as specified in its charter)

Delaware

0-52589

20-5456087

(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

2700 North Military Trail, Ste. 200  
Boca Raton, FL

33431

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code

(561) 419-2923

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 7.01 Regulation FD Disclosure**

The Issuer is presenting at the LD Micro Conference which is taking place between December 2 and December 4, 2014 in Los Angeles, California. The enclosed PowerPoint Presentation will be discussed at the conference.

**Item 9.01. Financial Statements and Exhibits.**

Exhibit	Description
99.1	LD Micro Conference PowerPoint Presentation (Filed herewith.)

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**FlexShopper, Inc.**

December 1, 2014

By: /s/Brad Bernstein  
Brad Bernstein, President and Chief Financial Officer



## Transforming the Lease-to-Own (LTO) Industry through eCommerce

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# FlexShopper<sup>SM</sup>

THIS PRESENTATION INCLUDES FORWARD-LOOKING STATEMENTS THAT ARE MADE PURSUANT TO THE "SAFE HARBOR" PROVISIONS OF THE PRIVATE SECURITIES LITIGATION REFORM ACT OF 1995. FORWARD-LOOKING STATEMENTS INVOLVE INHERENT RISKS AND UNCERTAINTIES WHICH COULD CAUSE ACTUAL RESULTS TO DIFFER MATERIALLY FROM THOSE IN THE FORWARD-LOOKING STATEMENTS, AS A RESULT OF VARIOUS FACTORS INCLUDING THOSE RISKS AND UNCERTAINTIES DESCRIBED IN THE RISK FACTORS AND IN MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS SECTIONS OF THE OFFERING MEMORANDUM AND THE COMPANY'S MOST RECENTLY FILED ANNUAL REPORT ON FORM 10-K AND OUR SUBSEQUENTLY FILED QUARTERLY REPORTS ON FORM 10-Q.

WE URGE YOU TO CONSIDER THOSE RISKS AND UNCERTAINTIES IN EVALUATING OUR FORWARD-LOOKING STATEMENTS. WE CAUTION READERS NOT TO PLACE UNDUE RELIANCE UPON ANY SUCH FORWARD-LOOKING STATEMENTS, WHICH SPEAK ONLY AS OF THE DATE MADE.

IN THIS DOCUMENT, WE REFER TO INFORMATION REGARDING POTENTIAL MARKETS AND OTHER INDUSTRY DATA. WE BELIEVE THAT ALL SUCH INFORMATION HAS BEEN OBTAINED FROM RELIABLE SOURCES THAT ARE CUSTOMARILY RELIED UPON BY COMPANIES IN OUR INDUSTRY. HOWEVER, WE HAVE NOT INDEPENDENTLY VERIFIED ANY SUCH INFORMATION.

THIS PRESENTATION INCLUDES FINANCIAL PROJECTIONS, WHICH PROJECTIONS ARE BASED ON HAVING SUFFICIENT CAPITAL RESOURCES. THE PROJECTIONS WERE NOT PREPARED IN ACCORDANCE WITH GENERALLY ACCEPTED ACCOUNTING PRINCIPLES AND DO NOT REFLECT ALL ADJUSTMENTS NECESSARY FOR A FAIR PRESENTATION OF THE FINANCIAL POSITION AND RESULTS OF OPERATIONS FOR THE PERIODS PRESENTED. BY THEIR NATURE, PROJECTIONS ARE BASED UPON ASSUMPTIONS THAT ARE SUBJECT TO SIGNIFICANT BUSINESS, ECONOMIC AND COMPETITIVE UNCERTAINTIES, MANY OF WHICH ARE BEYOND THE COMPANY'S CONTROL. ACTUAL RESULTS WILL LIKELY VARY, PERHAPS MATERIALLY, FROM THOSE FORECAST. THE PROJECTIONS ARE PROVIDED SOLELY TO DESCRIBE ONE POSSIBLE SCENARIO OF MANY POTENTIAL SCENARIOS, AND PROSPECTIVE INVESTORS SHOULD NOT REGARD THE PROJECTIONS AS A REPRESENTATION BY THE COMPANY, OR ANY OTHER PERSON, THAT THE INDICATED RESULTS WILL BE ACHIEVED.

THE TRADEMARKS/LOGOS APPEARING IN THIS PRESENTATION BELONG TO THEIR RESPECTIVE OWNERS AND DO NOT PROVIDE OR IMPLY ANY ENDORSEMENT, SPONSORSHIP OR AFFILIATION.

- Expanding the ~~\$10~~<sup>25+</sup> Billion proven lease-to-own industry to online channels with patent pending technology
- Addressing over **50 million people** without cash or good credit that would like to obtain furniture, electronics, appliances etc. by making affordable weekly payments

- **Multiple Revenue Channels**

- 1) e-Commerce **marketplace** featuring products available for lease-to-own from multiple nationally recognized e-tailers and distributors.
- 2) FlexShopper LTO as a patent pending payment method at checkout on 3<sup>rd</sup> party e-Commerce sites.
- 3) The portable **No Cash, Bad Credit OK**, technology platform for regional and national retail locations across the United States.

# Product Categories

- TV & Home Theater
- Computers & Tablets
- Furniture
- Mattresses
- Cameras & Camcorders
- Audio
- Musical Instruments
- Health, Fitness & Sports
- Video Games
- Home, Garden & Tools
- Appliances & Vacuums

## No cash? Bad credit? No problem!

FlexShopper offers affordable weekly payments for the brands you love at the places you love to shop.



Qualify today for

**UP TO \$2,500**

instant spending limit!

- ✓ Bad credit OK
- ✓ No money down
- ✓ No long-term commitment
- ✓ No hidden fees

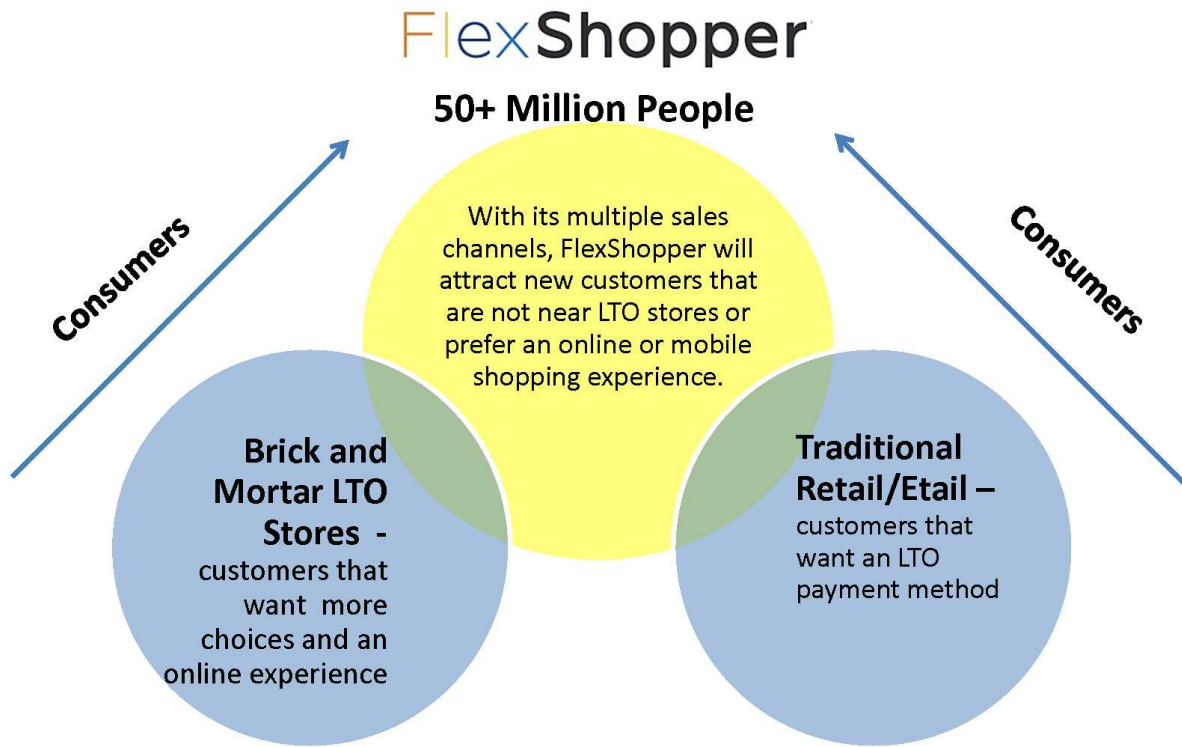
Apply now - it's free!  
Approval in Minutes

Application Requirements: Earn at least \$1,000 per month; Have a bank account for at least 90 days; Up to 3 NSF's.

- Bad credit OK
- Instant spending limit
- Affordable weekly pay!

Hey, we're available!  
Click here to start chat.



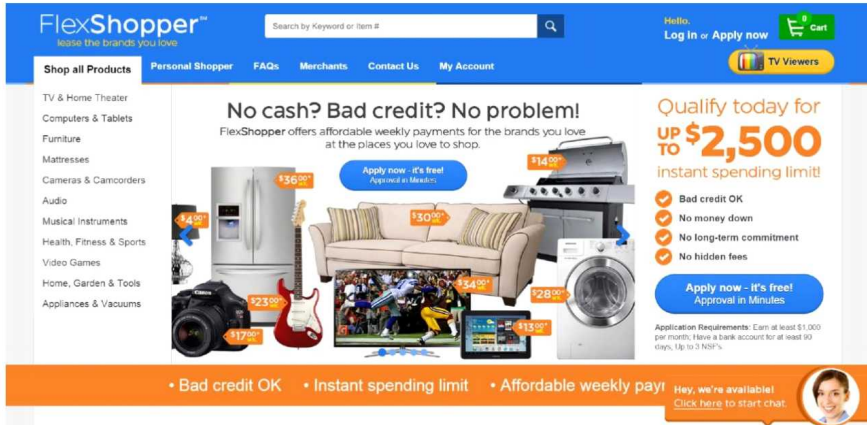




# Taking the “Brick & Mortar” LTO Industry into the Digital Age

# FlexShopper<sup>SM</sup>

## 1. e-Commerce store/marketplace featuring products available for lease-to-own;

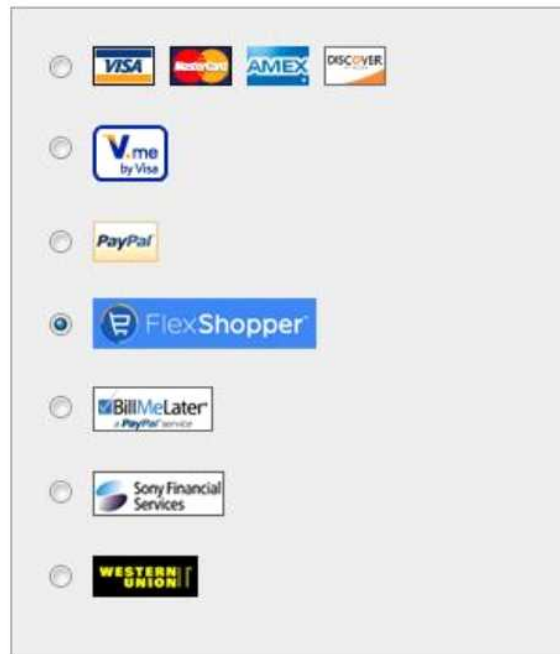


- Product feeds from durable goods retailers
  - Retail partners get sales with no acquisition costs
- No inventory risk for FS – all drop shipped
- Branded Stores on marketplace
  - retail partners send traffic
  - leases with no acquisition cost
- Highly efficient model

*A Patent Pending LTO Payment  
Method for Consumers with Bad Credit and No Cash*

**FlexShopper<sup>SM</sup>**

**2. Plug-in utility for eCommerce making FlexShopper LTO a payment method**



# Taking the “Brick & Mortar” LTO Industry into the Digital Age

## 3. The lease to own technology partner for brick and mortar retailers



- ✓ Traditional retail needs sales and is embracing third party LTO funding sources to “save” sales with people that do not have cash or good credit



# A Win–Win for Consumers and Retailers

FlexShopper<sup>SM</sup>

## Consumer Benefits

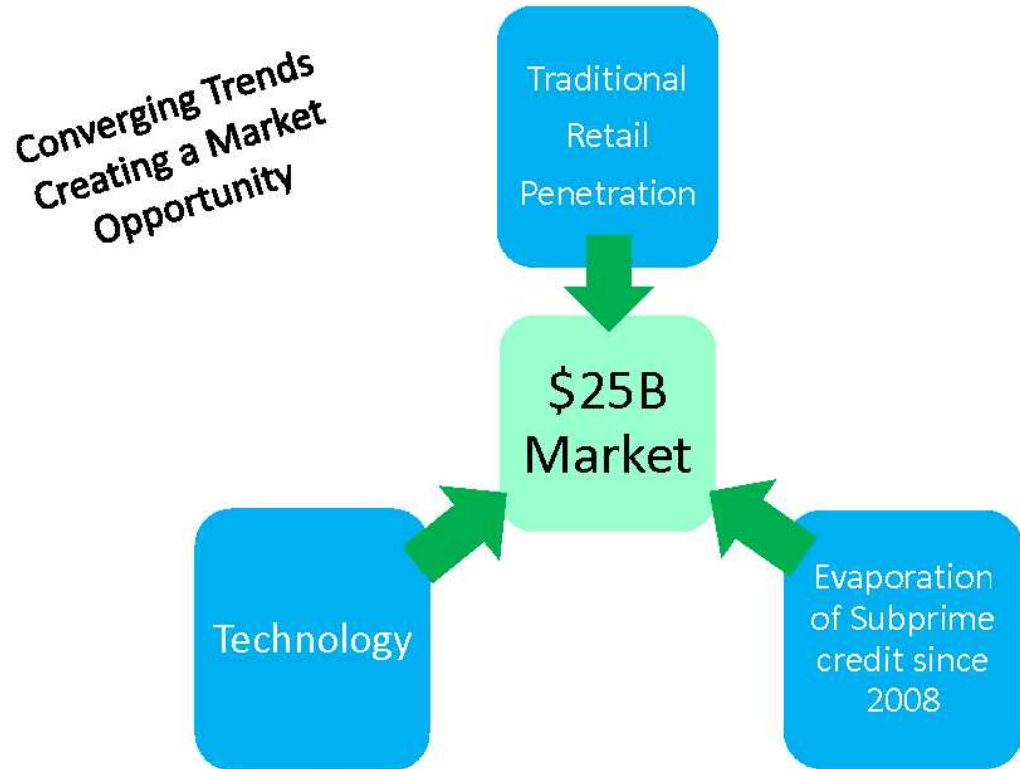
- **Easy online access to an LTO program**
- **Easy Access**
  - Consumer does not have to visit an LTO store
- **Freedom of choice**
  - Access to name-brand products
  - Consumer is not limited to individual LTO store product offerings

## Retailer Benefits

- **Increased Sales** from consumers without cash or good credit
- **Expanded customer base**
- **Low or no customer acquisition cost**

	2012	2017	CAGR
Online retail sales	\$225.0 billion	\$370.0 billion	11%
Retail sales via smartphones/tablets	\$24.8 billion	\$108.5 billion	34%
Retail sales via smartphone	\$ 8.0 billion	\$ 30.0 billion	30%
% Online retail sales via mobile device	11%	25%	N/A

Source: internetRETAILER.com

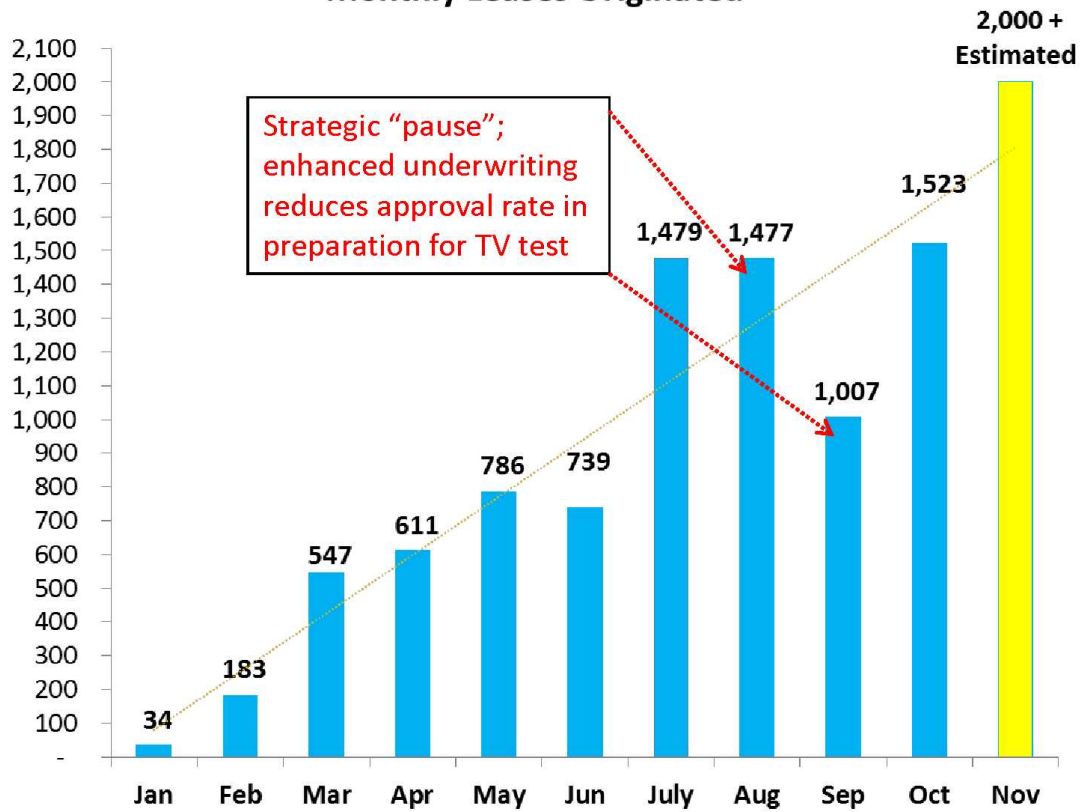


- Currently most robust LTO marketplace.
- Only company currently offering retailers 3 ways to increase sales with “bad credit OK”, “no cash” demographic:
  - Online with FlexShopper marketplace
  - FlexShopper payment method at checkout
  - In-store

# Accelerating Lease Growth

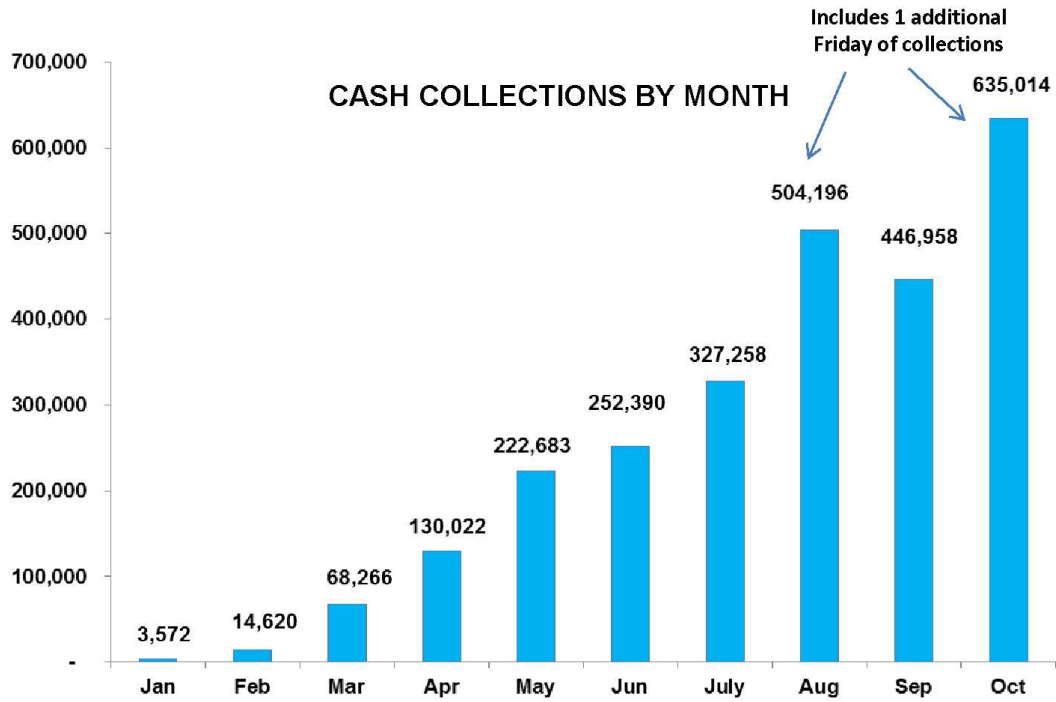
11 months after Launch

### Monthly Leases Originated



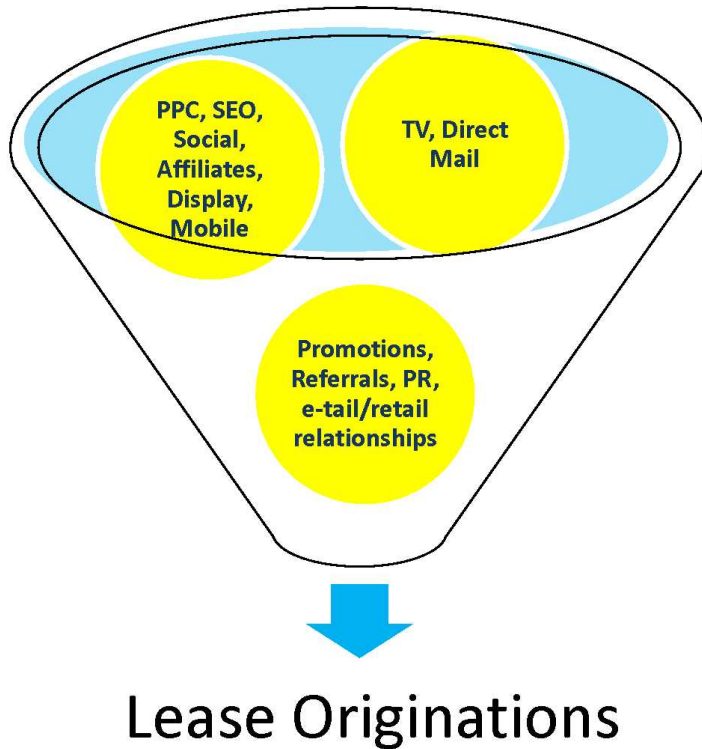


# Increasing Cash Collections



# Increasing Revenues and Gross Profit

	Nine Months			
	2014			Ended
	Q1	Q2	Q3	September 30, 2014
<b>Revenue:</b>				
Lease Revenue and Fees	\$ 99,243	\$ 569,833	\$ 1,346,552	\$ 2,015,628
Lease Merchandise Sold	4,678	119,496	266,988	391,162
	<u>103,921</u>	<u>689,329</u>	<u>1,613,540</u>	<u>2,406,790</u>
<b>Cost of Revenue:</b>				
Cost of Lease Revenue and Fees	48,126	396,720	874,863	1,319,709
Cost of Lease Merchandise Sold	3,405	107,145	222,120	332,670
	<u>51,531</u>	<u>503,865</u>	<u>1,096,983</u>	<u>1,652,379</u>
<b>Gross Profit</b>	<b>\$ 52,390</b>	<b>\$ 185,464</b>	<b>\$ 516,557</b>	<b>\$ 754,411</b>



- 75,000 items on site; up from 40,000 since July
- Product feeds on Marketplace



- Coming soon



- Adorama integrates FlexShopper “plugin” i.e. payment method at checkout
- TV commercials performing
- Company has received 4 term sheets for a debt facility to finance lease purchases; certain proposed terms include initial lines of \$25M with the ability to scale to \$50M\*

\* Note these term sheets are non-binding and there can be no assurance the company will secure any such debt financing.