

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 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): September 10, 2015

FlexShopper, Inc.

(Exact Name of Registrant as Specified in Its Charter)

Delaware

(State or Other Jurisdiction of Incorporation)

0-52589

(Commission File Number)

20-5456087

(IRS Employer Identification No.)

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

(Address of Principal Executive Offices)

33431

(Zip Code)

(561) 419-2923

(Registrant's Telephone number, including area code)

N/A

(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.

- 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))
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Item 7.01. Regulation FD Disclosure

On September 10, 2015, FlexShopper, Inc. will be participating in the Rodman Renshaw Investor Conference at the St. Regis Hotel at 2 East 55th Street in New York City. We have filed as an exhibit to this Form 8-K a copy of the power point presentation which will be presented at the conference.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
99.1	Power Point Presentation*

*Filed herewith.

SIGNATURES

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.

Date: September 10, 2015

FLEXSHOPPER, INC.

By: /s/ Brad Bernstein

Name: Brad Bernstein

Title: President and Chief Executive Officer

FlexShopper

(FPAY)

Rodman & Renshaw

September 10, 2015

Safe Harbor

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.

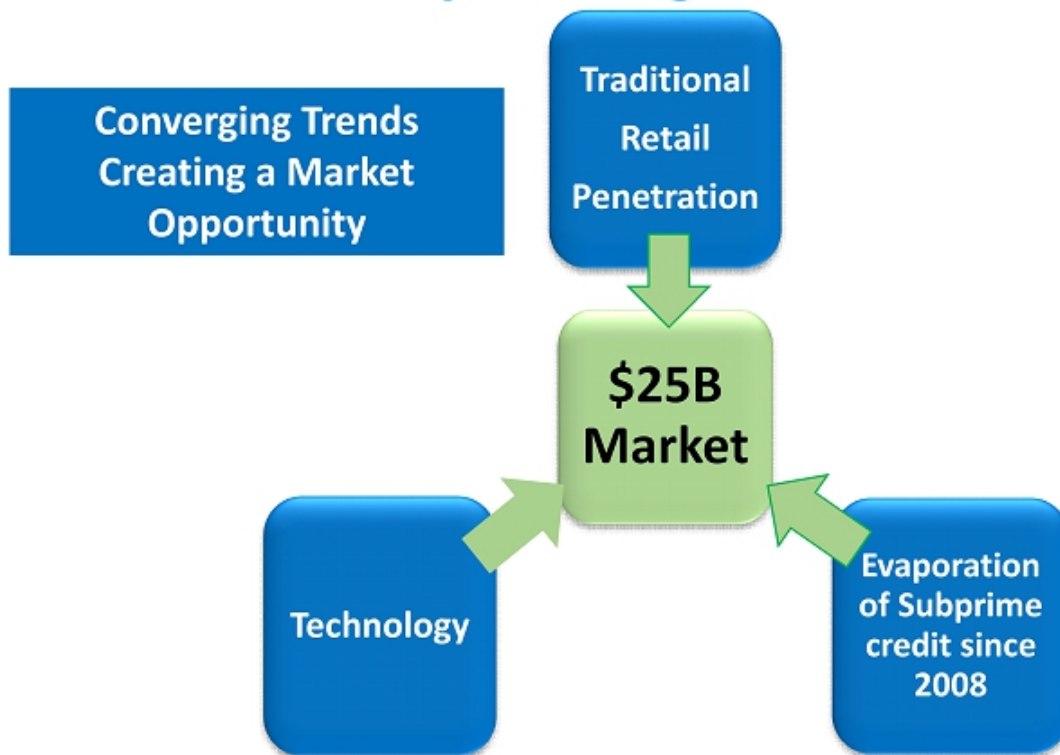
WE URGE YOU TO CONSIDER THOSE RISKS AND UNCERTAINTIES IN EVALUATING OUR FORWARD-LOOKING STATEMENTS. WE CAUTION READERS NOT TO PLACE UNDUE RELIANCE UPON ANY SUCH FORWARD-LOOKING STATEMENTS, WHICH SPEAK ONLY AS OF THE DATE MADE.

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 A GROSS PROFIT CALCULATION, WHICH IS A FINANCIAL MEASURE NOT CALCULATED OR PRESENTED IN ACCORDANCE WITH US GAAP. WE BELIEVE THIS NON-GAAP MEASURE PROVIDES USEFUL SUPPLEMENTAL INFORMATION FOR PERIOD-TO-PERIOD COMPARISONS OF OUR BUSINESS AND CAN ASSIST INVESTORS AND OTHERS IN UNDERSTANDING AND EVALUATING OUR OPERATING RESULTS. HOWEVER, THIS NON-GAAP MEASURE SHOULD NOT BE CONSIDERED IN ISOLATION OR AS AN ALTERNATIVE TO ANY MEASURES OF FINANCIAL PERFORMANCE CALCULATED AND PRESENTED IN ACCORDANCE WITH GAAP. OTHER COMPANIES MAY CALCULATE THIS NON-GAAP MEASURE DIFFERENTLY THAN WE DO. A RECONCILIATION TO GAAP MEASURES IS INCLUDED IN THE PRESENTATION.

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

Transforming the Lease-to-Own (LTO) Industry through e-Commerce



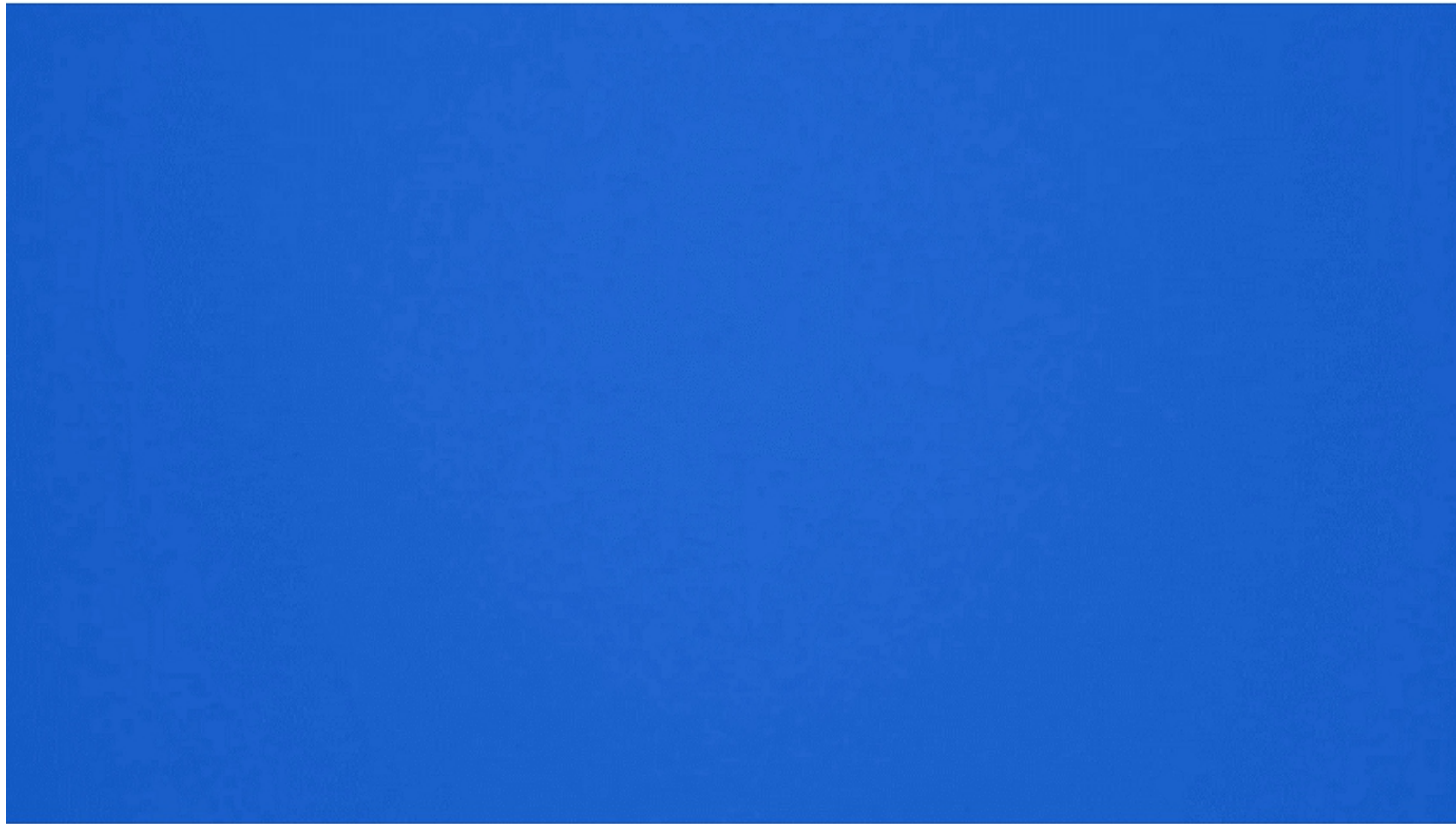
Expanding the LTO Market

FPAY

50+ Million People



FPAY Services



Bringing the “Brick & Mortar” LTO Industry into the Digital Age

Online LTO

e-Commerce marketplace featuring products available for lease-to-own

“Personal Shopper” if a customer wants a product not available on the site

Patent Pending plug-in utility for eCommerce making FPAY an onsite payment method

In Store LTO

LTO technology for brick and mortar retailers

E-commerce marketplace



Product feeds from durable goods retailers

Partners get sales with no acquisition costs

No inventory risk for FPAY

All drop shipped



E-commerce Marketplace

FlexShopper™
Hello, [Log in](#) or [Apply now](#)

Search by Keyword or Item #

Shop all Products
Personal Shopper
How it Works
FAQs
Merchants
Contact Us
My Account
TV Viewers

Shop TV & Home Theater
Narrow your results

TV Screen Size: 60" & Up

Category
TVs (66)

Brand

- Sharp (23)
- Samsung (23)
- Sony (8)
- LG Electronics (8)
- Vizio (1)
- Panasonic (1)
- LG (1)

[Show More](#)

Price Per Week

- \$32 - \$43 (3)
- \$43 - \$54 (5)
- \$54 - \$64 (19)
- \$64 - \$75 (4)
- \$75 - \$85 (8)
- \$85 - \$95 (8)
- \$96 - \$107 (7)

Need a product we don't have?

Let our Personal Shopping Assistant help you lease your favorite products... from anywhere!

[Learn More](#)

Home > TV & Home Theater

TV & Home Theater

Sort By: Most Popular
View:
66 Results | Items per page: 12

SALE

Samsung UN65JU7100 60-Inch UHD 4K 3D Smart LED TV
Ships from: Electronic Express
In stock

\$82.00 per week*
~~\$127.00 per week*~~

SALE

Samsung UN75J6100 75" Class Smart 1080P LED HDTV With Wi-Fi
Ships from: Electronic Express
In stock

\$86.00 per week*
~~\$119.00 per week*~~

Samsung HU6550 Series UN65HU6550FXZA 65" 4K Smart 3D
Ships from: Appliances Connection
In stock

\$106.00 per week*

SALE

Sharp LC70LE660 / LC-70LE660J / LC70LE660U LC70LE660 70" Smart
Ships from: Electronic Express
In stock

\$55.00 per week*

Sharp AQUOS G+ Series LC-70UQ17U 70" Class Full HD Smart
Ships from: Appliances Connection
In stock

\$94.00 per week*

Sharp AQUOS LC-60UQ27U 60" Class AQUOS 4K Ultra HD Smart
Ships from: Adorama
In stock

\$98.00 per week*

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E-commerce Marketplace


FlexShopper™ lease the brands you love Hello, Log in or Apply now Cart

Shop all Products Personal Shopper How it Works FAQs Merchants Contact Us My Account TV Viewers

Home > Sony - BRAVIA - 60"Class (60"Diag.) - LED - 1080p - 120Hz - Smart - 3D - HDTV

Sony - BRAVIA - 60"Class (60"Diag.) - LED - 1080p - 120Hz - Smart - 3D - HDTV - KDL-60W850B

Model KDL-60W850B Brand Sony



\$51.00 per week*

In Stock

Ships from Best Buy®

BUY

Get it today & own it in 12 months or less.

Quantity: Add to Cart

Share: [Facebook](#) [Twitter](#) [LinkedIn](#) [Google+](#)

CRIB
Customer Rating
★★★★★
Very Good

Overview

Sony BRAVIA KDL60W850B LED HDTV. Wirelessly stream movies, music and TV shows with this Sony BRAVIA TV's built-in Wi-Fi. The expansive 1080p screen ensures that every seat is the best seat in the house.

Product Specifications

TV Type:	LED Flat Panel
Screen Size Class:	60"
Screen Size (Measured Diagonally):	60"
Vertical Resolution:	1080p
Screen Refresh Rate:	120Hz
Smart Capable:	Yes
Instant Content:	Netflix, Pandora, YouTube
Product Height (with stand):	33-18"
Product Height (without stand):	31-12"

“Personal Shopper”

Customer provides FPAY with a url/link to a product and
FPAY facilitates the transaction

Need a product we don't have?

Lease your favorite products... from anywhere!

How it works



1) Apply for a spending limit or Log in



2) Enter the product(s) you want from your favorite website.



3) Choose shipping or store pickup



4) Review & sign your lease. It's that easy!

Apply Now



Log in

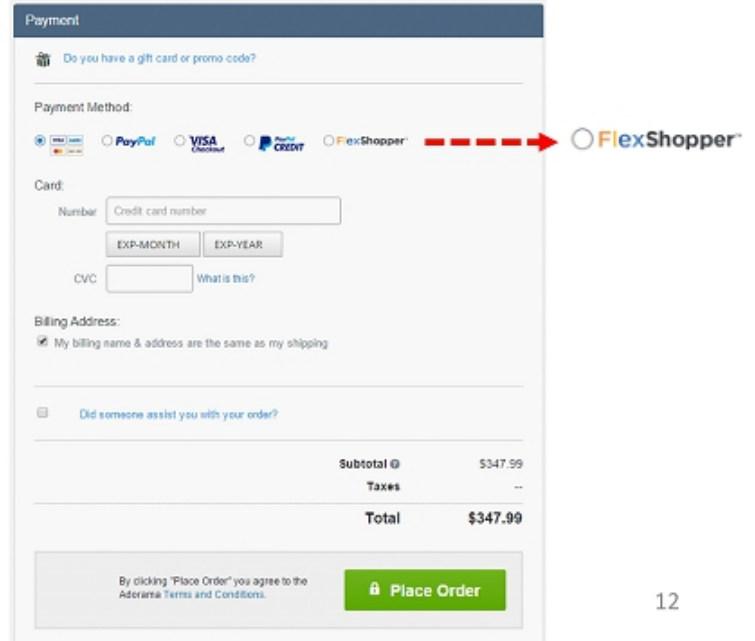
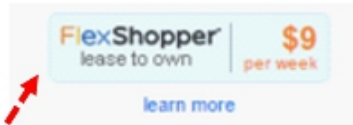
The freedom to lease what you want.

Check out these popular online stores for your favorite products



Patent Pending LTO Payment Method

Plug-in utility for e-Commerce making FPAY LTO an onsite payment method



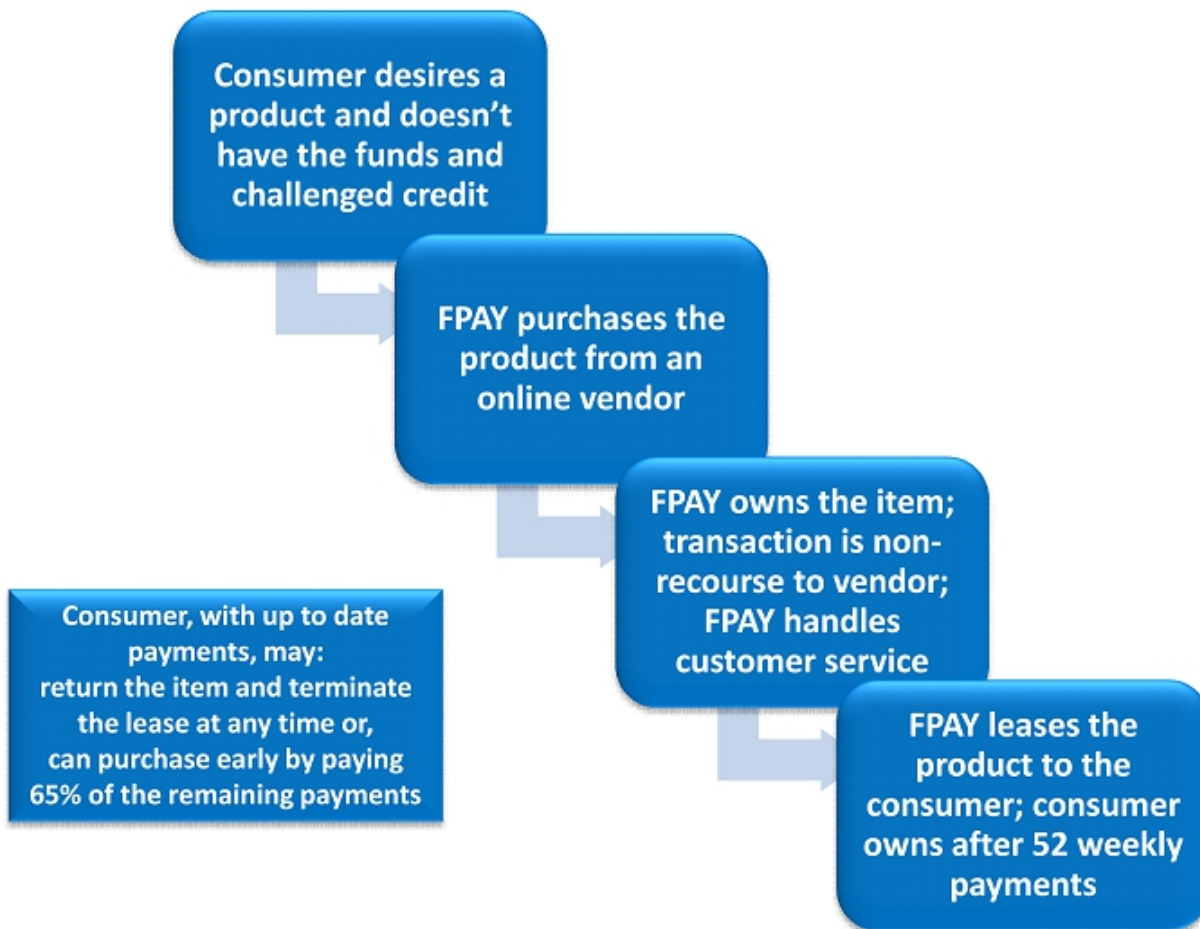
In Store Payment Method

LTO technology for brick and mortar retailers

Retailers embracing LTO funding methods to save sales



Transaction Example



Benefits

Retailer Benefits

Increased Sales from consumers without funds or challenged credit

100% of retail price paid

Expanded customer base

Low or no customer acquisition cost

Consumer Benefits

Easy access to an online LTO program

Freedom of choice:

Access to name-brand products at a nationally recognized retailer

Consumer not limited to the small selection at retail LTO stores

FPAY Overview

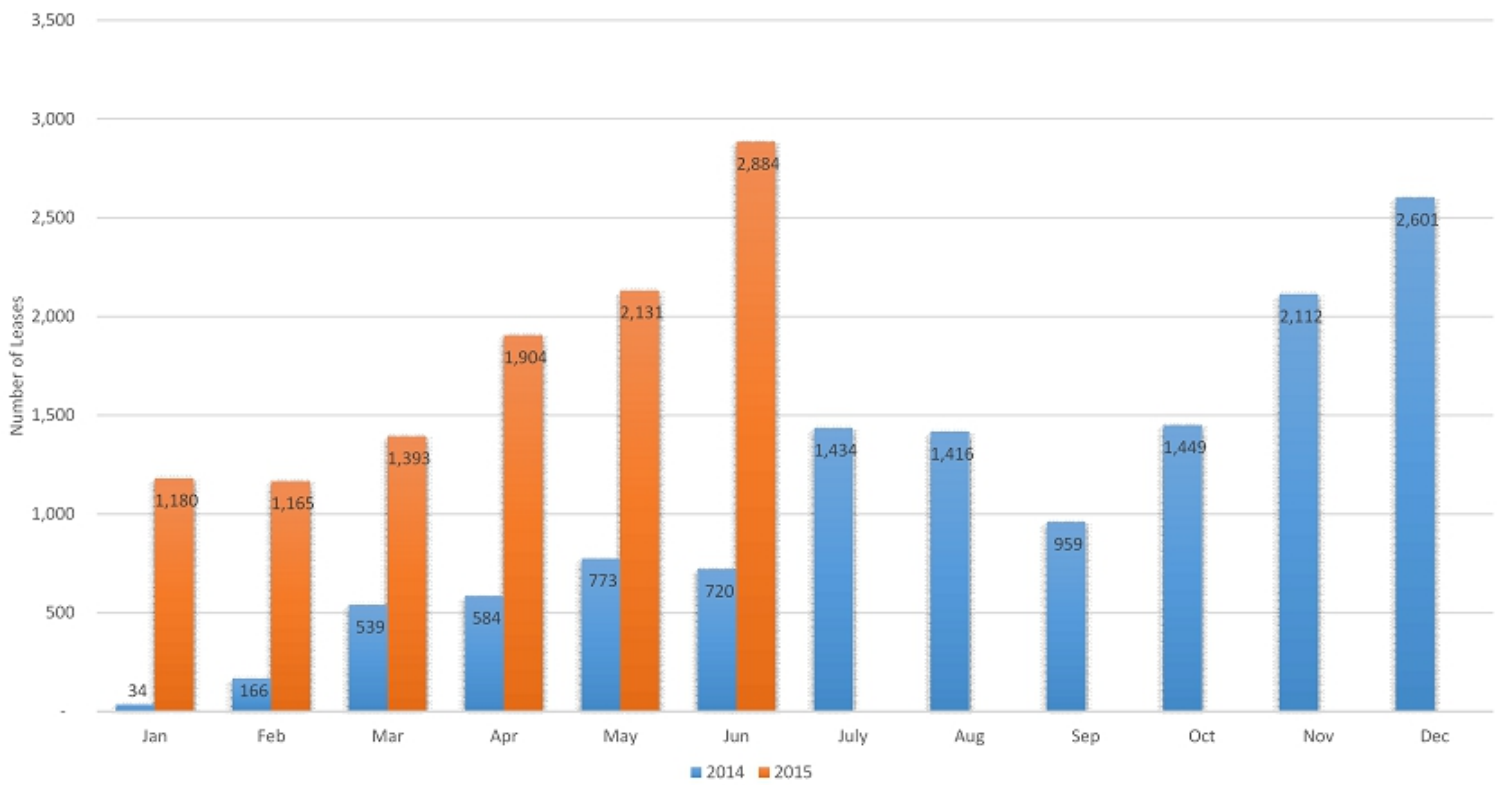
Income Statement - 1H '15 vs 1H '14

	Year to date June 30, 2015		%	Year to date June 30, 2014		%
Revenues:						
Lease Revenue and Fees (a)	\$	7,827,944	96.5	\$	669,076	84.3
Lease Merchandise Sold (b)		284,801	3.5		124,174	15.7
Total Revenue		8,112,744	100.0		793,250	100.0
Cost and expenses:						
Cost of lease revenues (d)		3,720,391	47.5		444,846	56.1
Cost of lease merchandise sold (e)		808,835	284.0		110,550	13.9
Operating expenses		4,385,280	54.1		2,508,379	316.2
Provision for doubtful accounts (c)		2,051,637	25.3		141,523	17.8
Total costs and expenses		10,966,143	135.2		3,205,298	404.1
Operating loss before other income and expenses		(2,853,398)	(35.2)		(2,412,048)	(304.1)
Other income and (expenses)						
Miscellaneous Income		218,498	2.7		-	-
Miscellaneous income (expense)		(1,098)	(0.0)		-	0.0
Depreciation and amortization expense		(427,661)	(5.3)		(33,396)	(4.2)
Interest Expense		(138,612)	(1.7)		-	-
Total other income and expenses		(348,874)	(4.3)		(33,396)	(4.2)
(Loss) from continuing operations		(3,202,272)	(39.5)		(2,445,444)	(308.3)

Gross Profit Calculation

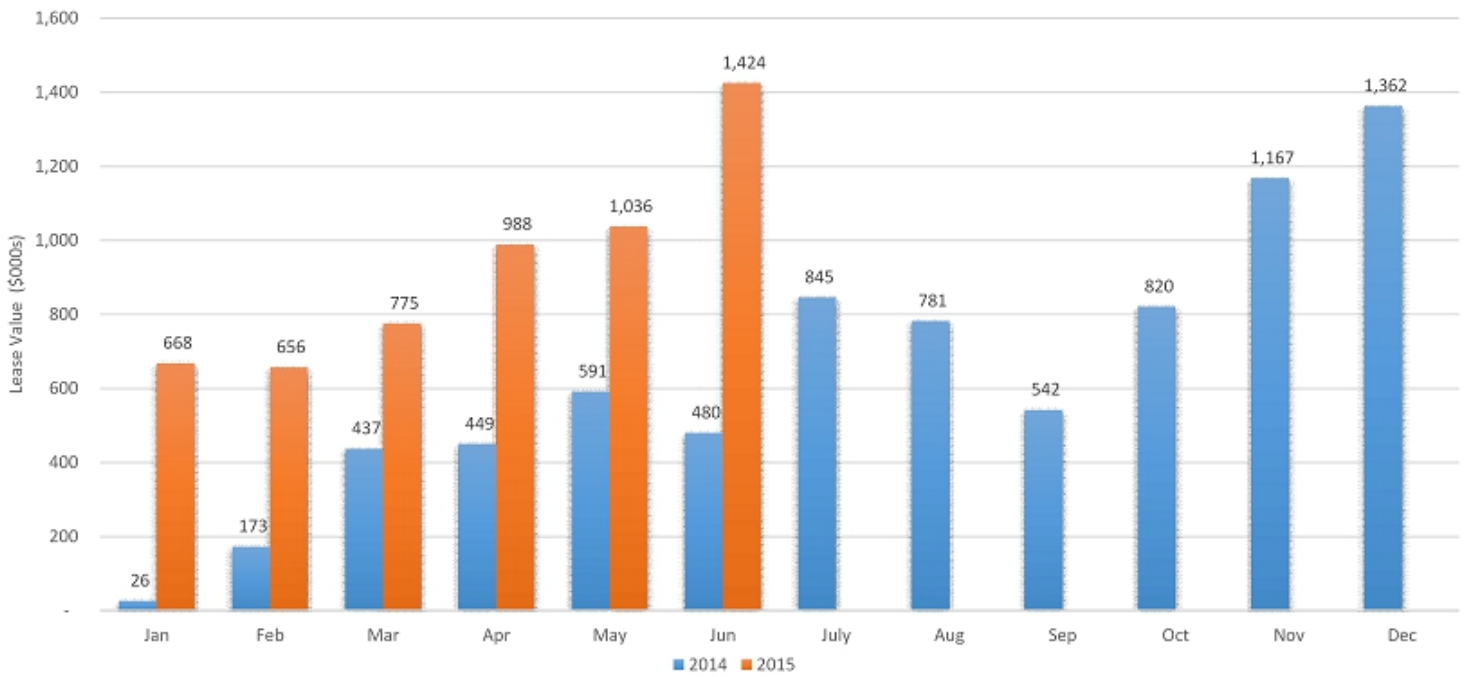
(a+b-c)	Net Lease Revenue	\$	6,061,108	74.7	\$	651,727	82.2
(d+e)	Cost of Revenue		4,529,226	55.8		555,396	70.0
	Gross Profit	\$	1,531,882	18.9	\$	96,331	12.2
	Operating expenses	\$	4,385,280	54.1	\$	2,508,379	316.2
	Operating loss before other income and expenses	\$	(2,853,398)	(35.2)	\$	(2,412,048)	(304.1)

Lease Trends (#)



Note: Lease count, net of cancellations, as of June 30th, 2015

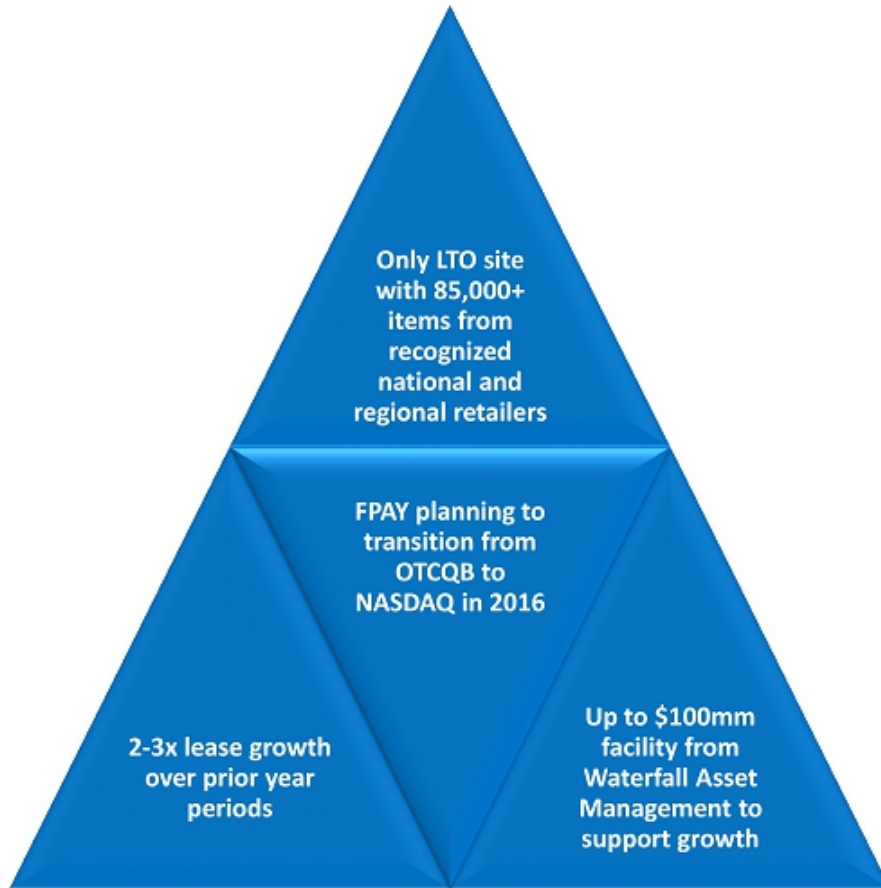
Lease Trends (\$000s)



Note: Lease value, net of cancellations, as of June 30th, 2015

No Cash?

FPAY Highlights



Q & A

