

# A flexible approach to small business lending!

Hi there,

As a valued partner of mine I would like to let you know about some business lending products.

Small businesses are the engine room of our economy. And capital is what fuels them.

However experience shows us that they often struggle to get the flexible funding they need. That can lead to missed opportunities, and volatile cash flow.

I can help fill a huge gap in the lending market by connecting your clients with one of my lending partners that offers small businesses flexible lending solutions, a great customer experience, a fast response and a fair go. That's especially important now as we support small businesses through the economic recovery.

As a trusted small business advisor, it is you the small business market will turn to for advice.

So if your small business clients need some funds, refer them to me and I will help to place them in good hands with my lending partner. Together, let's help our SME clients get back to business.

## Small Business Loan

This is a lump sum small businesses can use to jump on opportunities or cover one-off expenses. The application is quick and easy, clients will receive a fast decision and funding is possible in 24 hrs.

- **Lump sum of \$5K to \$300K**
- **Terms from 3 to 36 months**
- **Cash flow friendly repayments**
- **No asset security required upfront to access up to \$100K in total funding**

### Use the funds to:

- Add a new product or service
- Purchase equipment or tools
- Do a renovation or fit out
- Upgrade equipment or machinery
- Grow or expand your business
- Run a marketing campaign
- Build a website
- Plus more...

## Business Line of Credit

This provides small businesses with ongoing access to funds to cover unexpected cash flow gaps. The application is quick and easy, clients will receive a fast decision and funding is possible in 24 hrs.

- **Facility limit up to \$100K**
- **Use + reuse as often as you like**
- **Only pay interest on what you use while you use it**
- **12-month renewable term**

### Use the funds to:

- Manage cash flow gaps
- Pay staff wages
- Cover unpaid invoices
- Buy urgent stock
- Manage seasonal fluctuations
- Pay suppliers
- Manage late paying customers
- Plus more...

## Here's how it works

Refer your small business clients (including sole traders) to me and I will help to ensure they are in good hands. My lending partner has dedicated loan consultants who will work with them, get to know their business needs and guide them through the application.

Your clients will spend less time applying (there's minimal paperwork) and more time on the important stuff – their business.

### Your SME customers should apply if:

- Their monthly turnover is \$6,000+
- They have been trading for 6 months+

### What do they need to have ready?

- Driver licence
- ABN
- Up to 6 months of bank statements<sup>^</sup>
- Business financials for loans over \$150,000
- BSB and account number of your main trading account

## Businesses love personalised support

My lending partner has a team of Business Lending Specialists available to support your small business clients. They'll feel the love of real people who get to know them and understand their business – to offer a flexible solution designed to meet their needs.

## Refer your small business clients to me today.

(including sole traders)

Simply provide me your client's name, business name, email and preferred contact number – and I'll be in touch.

<sup>^</sup> My lending partner recommends using the electronic bank statements link – it's secure, quick and easy to use

The small business loan products (Small Business Loan and Business Line of Credit) are offered by Prospa Advance Pty Ltd ACN 154 775 667. Prospa is the lender. We are the introducer only and may receive a commission or referral fee from Prospa in connection with any referral. Eligibility and approval is subject to standard credit assessment and not all amounts, term lengths or rates will be available to all applicants. Fees, terms and conditions apply.