

# BIZCAP

## Partner With New Zealand's Most Open-Minded Lender



### What We Do

- ✓ Loans of \$5K to \$2M
- ✓ Approvals in as little as 3 hours
- ✓ Cash flow-friendly repayments
- ✓ No up-front credit checks
- ✓ Existing loans? No worries
- ✓ Industry-leading commissions

### How to Fund Deals With Bizcap

#### Tick 'n' Flick

Diversify your business without becoming an expert in small business lending. Simply refer clients to us and a dedicated Loan Specialist will support them from application to settlement, whilst keeping you in the loop.

#### Adviser Managed

Prefer to handle the relationship with your clients? We'll educate you in our solutions and connect you with a Business Development Manager to help you close the deal.

**\$850M+**

in loans funded

**21K+**

small businesses helped

**4.9/5**

Trustpilot rating

# BIZCAP

## Fast, Small and Secured Business Loans

	Fast and Small Business Loans*	Secured Business Loan*
<b>Scenarios (Examples)</b>	Your client needs fast access to funds to cover expenses or grow their business	Your client wants a larger loan with a longer term
<b>Amount</b>	\$5K to \$2M	\$30K to \$2M
<b>Receiving Funds</b>	Approvals within 3 hours, same-day funding	Funding in as little as 24 hours
<b>Term</b>	3 to 12 months	
<b>Repayments</b>	Daily or weekly	
<b>Early Repayments &amp; Discounts</b>	Early payment discounts of up to 35% off standard pricing are available	
<b>Lending as a Proportion of Revenue</b>	Up to 80% of monthly revenue	Dependent on exit strategy and asset value
<b>Eligibility</b>		
<b>Personal Guarantees</b>	Required, however exceptions apply. Please discuss with your Bizcap BDM	
<b>Is An Upfront Caveat/ Mortgage Needed?</b>	Not necessarily required for loans under \$1m  Required for loans of \$1m or more	Yes
<b>Minimum Eligibility Criteria</b>	1. Active NZBN 2. At least 4 months of trading 3. \$12K minimum monthly revenue  *Minimum 1 year in trading and \$30K monthly revenue for Construction & Transportation *Minimum 2 years in trading and 12 months banking data for Commercial Cleaning, Security & Labour Hire	1. Active NZBN 2. At least 5 months of trading
<b>Credit Score</b>	No minimum credit scores. No credit enquiry on conditional offers is available	
<b>Financial Management Hardship</b>	Businesses with defaults and judgements are accepted	
<b>IRD Debt</b>	IRD debt can be accepted based on the scenario.	



**Generous Lending**  
\$5K to \$2M



**Discounts**  
Incentives for early settlements



**Credit Score-Friendly**  
No up-front credit checks



**Open-Minded Lending**  
Funding industries others won't

## Business Bridging Finance

	Business Bridging Finance*
<b>Scenarios (Examples)</b>	Your client wants to plug cash flow gaps at heavily reduced rates. For example, might be awaiting major settlements or invoice payments
<b>Amount</b>	\$150K to \$2M
<b>Receiving Funds</b>	Funding in as little as 24 hours
<b>Term</b>	Up to 12 weeks
<b>Repayments</b>	Daily, weekly and bespoke options available with partial capitalisation
<b>Early Repayments &amp; Discounts</b>	Heavily reduced rates compared to our standard product. Up to 65% off
<b>Lending as a Proportion of Revenue</b>	Dependent on exit strategy and asset value
Eligibility	
<b>Personal Guarantees</b>	Required
<b>Upfront Caveat/Mortgage?</b>	Required
<b>Minimum Eligibility Criteria</b>	1. An active NZBN 2. To be the owner of property 3. Clear exit strategy
<b>Credit Score</b>	No minimum credit scores. No credit enquiry on conditional offers is available
<b>Financial Management Hardship</b>	Businesses with defaults and judgements are accepted
<b>IRD Debt</b>	IRD debt can be accepted based on the scenario

## All Loans

	Entities and Industries*
<b>Entity Types Accepted</b>	Sole Traders, Private/Public Companies, Trusts and Partnerships
<b>Restricted Industries</b>	Ticket Brokers and Cryptocurrency Case-by-case assessment: Car Dealerships, Labour Hire, Finance Businesses, Security, Labour Hire, Commercial Cleaning, Adult Entertainment, Online Pharmacies, Not-For-Profits, Nutraceuticals and Drug Paraphernalia
Applications	
<b>To Apply</b>	Submit your client's name, phone number and NZBN via the Bizcap Partner Portal or email partners@bizcap.nz
<b>Financials</b>	Loans under \$150K: Not required, except for high-risk or restricted industries Loans over \$150K: The following may be required: 12 months of bank statements; IRD Portal: Income Tax Account & Integrated Client Account, most recent tax return; P+L and Balance Sheet; accounts receivable & payable



**Fast**  
Approvals in 3 hours



**Industry-Leading Commissions**  
Recognising your expertise



**Time in Industry**  
Customers as young as 4 months of trading



**Top-Up Funding**  
Lending on top of existing debt

## Line of Credit

	Line of Credit*
<b>Scenarios (Examples)</b>	Your client wants the convenience of having funds at their fingertips whenever they need them
<b>Amount</b>	Up to \$300K
<b>Receiving Funds</b>	As little as 3 hours to set up, then ongoing immediate access to funds
<b>Term</b>	3 to 12 months
<b>Repayments</b>	Daily or weekly
<b>Early Repayments &amp; Discounts</b>	Simplified early payments of up to 65% off
<b>Lending as a Proportion of Revenue</b>	Up to 100% of monthly revenue if combined with a Bizcap Small Business Loan
	Eligibility
<b>Personal Guarantees</b>	Required, however exceptions apply. Please speak with your Bizcap BDM about this
<b>Is An Upfront Caveat/Mortgage Needed?</b>	No
<b>Minimum Eligibility Criteria</b>	1. Active NZBN/ACN 2. At least 9 months of trading 3. \$20K minimum monthly revenue  *Minimum 1 year in trading and \$30K monthly revenue for Construction & Transportation *Minimum 2 years in trading and 12 months banking data for Commercial Cleaning, Security & Labour Hire
<b>Credit Score</b>	Credit Score > 300
<b>Financial Management Hardship</b>	Businesses with defaults and judgements are accepted
<b>IRD Debt</b>	IRD debt can be accepted based on the scenario

\*Note:

1. For all loans, a personal guarantee from the director is required.
2. In the event of default, Bizcap will have the right to lodge caveats.
3. Bizcap has the right to lodge a PPSR for any loan above \$30,000.

**Our unique credit model prioritises understanding our customers beyond the numbers.**

**– Zalman Blachman, Co-CEO**



Scan for Scenarios