



**Partner with
Australia's most
open-minded lender**

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, while keeping you in the loop.

Broker 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.

What we do

- ✓ Loans of \$5K to \$7.5M
- ✓ Approvals in as little as 3 hours
- ✓ Cash flow-friendly repayments
- ✓ No upfront credit checks
- ✓ Existing loans? No worries
- ✓ Industry-leading commissions

\$1.9B+
in loans funded

42K+
small businesses helped

4.9/5
Trustpilot rating

Fast, Small and Secured Business Loans

	Fast and Small Business Loans*	Secured Business Loan*
Scenarios (examples)	Your client needs fast access to funds to cover expenses or grow their business	Your client wants a larger loan with a longer term
Amount	\$5K to \$7.5M	\$30K to \$7.5M
Receiving funds	Approvals within 3 hours, same-day funding	Get funds in as little as 24 hours
Term	3 to 12 months	
Repayments	Daily or weekly	
Early repayments and discounts	Early payment discounts of up to 35% off standard pricing are available.	
Lending as a proportion of revenue	Up to 80% of monthly revenue	Dependent on exit strategy and asset value
	Eligibility	
Personal guarantees	Required, however exceptions apply. Please discuss with your Bizcap BDM	
Is an upfront caveat/mortgage needed?	Not necessarily required for loans under \$1M	Yes
Minimum eligibility criteria	1. Active ABN 2. At least 4 months of trading 3. \$12K minimum monthly revenue *Minimum 1 year in trading and \$30K monthly revenue for Construction and Transportation. *Minimum 2 years in trading and 12 months banking data for commercial cleaning, security and labour hire.	1. Active ABN/ACN 2. At least 5 months of trading
Credit score	No minimum credit scores. No credit enquiry on conditional offers is available	
Financial management hardship	Businesses with defaults and judgements are accepted	
ATO debt	ATO debt can be accepted based on the scenario	

Business Bridging Finance

	Business Bridging Finance*
Scenarios (examples)	Your client wants to to plug cash flow gaps at heavily reduced rates. For example, they might be awaiting major settlements or invoice payments
Amount	\$150K to \$7.5M
Receiving funds	Funding in as little as 24 hours
Term	Up to 12 weeks
Repayments	Daily, weekly and bespoke options available with partial capitalisation
Early repayments and Discounts	Heavily reduced rates compared to our standard product: up to 65% off
Lending as a proportion of revenue	Dependent on exit strategy and asset value
	Eligibility
Personal guarantees	Required
Upfront caveat/mortgage?	Required
Minimum eligibility criteria	1. An active ABN/ACN 2. Be the owner of property 3. Clear exit strategy
Credit score	No minimum credit scores. No credit enquiry on conditional offers is available
Financial management hardship	Businesses with defaults and judgements are accepted
ATO debt	ATO debt can be accepted based on the scenario

All loans

	Entities and industries
Entity types accepted	Sole traders, private/public companies, trusts and partnerships
Restricted industries	Ticket brokers and cryptocurrency Case-by-case assessment: car dealerships, labour hire, finance businesses, security, commercial cleaning, adult entertainment, online pharmacies, not-for-profits, nutraceuticals and drug paraphernalia
	Applications
To apply	Submit your client's name, phone number and ABN via the Bizcap Partner Portal or email: partners@bizcap.com.au
Financials	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 ATO Portal: Income tax account and integrated client account, most recent tax return P+L and balance sheet; accounts receivable and payable.

Line of Credit

	Line of Credit*
Scenarios (examples)	Your client wants the convenience of having funds at their fingertips whenever they need them
Amount	Up to \$750K
Receiving funds	As little as 3 hours to set up, then ongoing immediate access to funds
Term	3 to 12 months
Repayments	Daily or weekly
Early repayments and discounts	Simplified early payments of up to 65% off
Lending as a proportion of revenue	Up to 100% of monthly revenue if combined with a Bizcap Small Business Loan
	Eligibility
Personal guarantees	Required, however exceptions apply. Please speak with your Bizcap BDM about this
Upfront caveat/mortgage?	No
Minimum eligibility criteria	1. Active ABN/ACN 2. At least 9 months of trading 3. \$20K minimum monthly revenue *Minimum 1 year in trading and \$30K monthly revenue for construction and transportation *Minimum 2 years in trading and 12 months banking data for commercial cleaning, security and labour hire
Credit score	Credit score > 300
Financial management hardship	Businesses with defaults and judgements are accepted
ATO debt	ATO 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 secured interest.
3. Bizcap may require a debenture for all loans.

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Scan for scenarios