

FOR BROKERS AND REFERRERS

Helping your clients grow bigger.

Your clients will hit a cash flow moment at some point. Stock to replace, equipment to buy, a tax bill to clear, or an opportunity that will not wait. Bank capital is slow, secured and paperwork heavy.

We are a convenient, easily accessible alternative to traditional bank lending.

BiiGGA funds Australian businesses from \$10,000 to \$500,000. Business owners know what their business needs, so the funds can be used as they see fit, whether that is replenishing stock, buying equipment, clearing an ATO balance or backing a growth plan.

The decision is theirs.





Three ways to fund your client

MCA

Merchant Cash Advance

\$10,000 to \$500,000

Repayments are a set percentage of turnover, updated fortnightly and debited daily or weekly. In a slow week the same percentage applies, so cash flow is never carrying a fixed instalment it cannot support. Limits up to 2x monthly turnover.

BTA

Business Term Advance

\$10,000 to \$500,000

Fixed repayments over a fixed term, debited daily or weekly. The same speed and the same single fee as the MCA, with a known repayment the client can budget around. Limits up to 2x monthly turnover.

LOC

Line of Credit

\$10,000 to \$150,000

A revolving limit set at 75% to 150% of monthly turnover, for businesses trading 24 months or more. Draw down and redraw as the balance comes down. Repayments are 2.5% of the outstanding balance, calculated and collected weekly. A \$50 monthly facility fee applies, with no drawdown or administration fees.

60 min

to conditional approval

3 hrs

application to approval

3 hrs

documents to settlement

How are we different?

- **Repayments that fit**
Variable with turnover, or fixed if that suits better.
- **Approved fast**
Conditional approval in 60 minutes, funded same day.
- **A simple top-up**
Repaid funds can be redrawn on the way through.
- **One fee, fixed**
No establishment, admin, monthly or exit fees.
- **Property only above \$150,000**
Under \$150,000 no property backing and no caveat.
- **Their call, not ours**
No restrictions on how the funds are used.

Your BiiGGA BDM team

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