



Product Guide

Business Funding Made Simple



Business Funding Made Simple

Cashflow & supplier invoice financing solutions for SME's who require quick & easy access to funds with minimal information requirements.



Rapid access to capital for business profiles which may fall outside traditional lenders acceptable criteria. Credit challenged, limited trading period, operating within high-risk industries.

Capify and its sister brand Rapital are dedicated to supporting Australian SME's with their funding needs throughout their entire business lifecycle.

Unsecured Loans up to \$300,000

For any business purpose including, purchase of stock & inventory, refinance of existing debt (including ATO), business acquisition, site expansion & fit out, director/investor buy out, deposits for capital purchases, upgrading software & equipment.

Unsecured Business Loan

Loan Amount	\$5,000 - \$300,000 Max lend to non-property owner \$200,000
Time in Business	12 months
Repayment Frequency	Daily/Weekly
Monthly Revenue	>\$5,000
Financial Statements	Not Required
Bank Statements	6 months
Property Security	Not Required
Director/Shareholder Guarantee	Required
Competitor Loans (Stacking)	<ul style="list-style-type: none">1x active competitor loan accepted2x or more active competitor loans require 36months trading + directors credit score >450 if property owner or > 600 if non-property owner long term/low-rate lenders, invoice/debtor, and banks facilities are not treated as competitor loans

Guarantors Credit Score & Applicable Loan Terms

Credit Score	>600	599 - 451	450 - 300	299 - 200
Applicable Loan Terms	13-18months	9-12months	7-8months	Refer to Rapital
Credit Profile	<ul style="list-style-type: none">Unpaid non-financial defaults <\$10k consideredUnpaid financial defaults <\$5k considered (unless to unsecured cashflow lender)Paid/settled defaults or court actions/ judgments consideredActive/discharged bankruptcy not accepted			

PPSR - General AllPAAP registered over borrower for loans over >\$200,000

Loans >\$150k may require ATO portals

Terms 12 months and over require property ownership, >36 months trading, >600 credit score, max 1x active competitor loan

Restricted Industries

Max loan term 7 months, requires 36months trading,
>450 credit score if property owner & >600 if non-property owner

- Commercial Builders including contractors heavily reliant on income from Commercial Builders.
(General Trade services including plumbers, electricians, carpenters, etc. are not considered as restricted if major income source is not from builders)
- Coffee retail i.e. cafes where primary/sole income source is via sale of coffee Vs. food & beverage.

Excluded Industries

- Property Development
- Non-Profits/Charities
- Adult Entertainment
- Debt Collection & Repair Services
- Payday Lenders/ Pawn Shops
- Medical Marijuana
- Travel Agencies
- Multi-level Marketing & Rewards Schemes
- Residential Builders (refer to Rapital)

Broker Commission

- Maximum 8% of loan amount (ex-fees)

Supplier Invoice Payment Solution up to \$100,000

- **We pay your supplier invoices now, take advantage of any early payment discounts and help manage your cash flow.**
- **Unsecured** Quick and simple process with no property security requirement
- **Almost any business expense** ATO, materials, stock, services, utilities, and more
- **Preserve your credit rating & supplier terms**, Suppliers paid in full on time, every time.
- **Improve cash flow**, turn large payments into smaller manageable installments

Supplier Invoice Payment Solution			
Invoice Amount	\$2,000 - \$100,000		
Time in Business	3 months		
Repayment Frequency	Daily/Weekly		
Financial Statements	Not Required		
Bank Statements	2 months		
Property Security	Not Required		
Directors Credit Score	>200		
Director/Shareholder Guarantee	Required		
Competitor Loans (Stacking)	Accepted (cannot be in arrears)		
Credit Profile	<ul style="list-style-type: none"> • Unpaid non-financial defaults <\$20k considered • Unpaid financial defaults <\$10k considered (unless to unsecured cashflow lender) • Paid/settled defaults or court actions/ judgments considered • Active/discharged bankruptcy not accepted 		
Invoices	<ul style="list-style-type: none"> • Single or Multiple Invoices/Suppliers accepted • 100% of invoice value funded Same/Next business 		
Rates	Term	Daily Payments	Weekly Payments
	1 month	4%	5%
	2 months	8%	10%
	Example \$10,000.00 Invoice over 1 month term with daily payments = Payback of \$10,400.00 plus Fees		
Fees	Annual Assessment Fee (applicable on first deal only)	Invoice Processing Fee (payable per invoice)	Monthly Service Fee (payable per contract)
	\$599.00	\$99.00	\$60.00

All invoices & suppliers are subject to verification by Capify prior to funding

Excluded Industries

- Property Development
- Non-Profits/Charities
- Adult Entertainment
- Debt Collection & Repair Services
- Payday Lenders/ Pawn Shops
- Travel Agencies
- Multi-level Marketing & Rewards Schemes
- Telemarketing Services

Broker Commission

Term	Commission
1 month	0.5%
2 months	1.0%

Rolling Commission: Commission will be paid to the introducing broker on each & every subsequent supplier invoice funded per the above commission rates

4 Simple Steps



1. Select Supplier Invoices

Provide copies of invoices you want paid and confirm your repayment terms



2. Rapid Approval

Same/Next approval with minimal information requirements



3. Invoices Paid

We pay your invoices directly to the supplier in full the same or next business day



4. Repay

Repayments made to us via direct debit on the terms you selected



Business Funding Made Simple

Call us: 1300 531 587

Office hours: Monday – Friday
8am to 6pm

Office address Level 4, 3/18 Smith St,
Parramatta, NSW 2150
Australia

Follow us: 



Call us: 1300 308 142

Office hours: Monday – Friday
8am to 6pm

Office address Level 4, 3/18 Smith St,
Parramatta, NSW 2150
Australia

Follow us: 