

Hi

With the recent good news of the OCR reduction and potential for more to come, this has provided a timely confidence boost for business owners to look at reinvesting into their businesses.

The growth mindset is often fuelled from tougher times – and we are seeing a whole heap of customers coming through to us seeking funds to continue, or to kick-start, their business growth.

Below are two great recent examples of this -

### **Prospera Plus Business Loan:**

<b>Industry:</b>	Manufacturing and Wholesaling – health food supplements for pets and humans
<b>Use of Funds:</b>	Funds to buy stock, raw materials and potentially another capsuling/filling machine. Keeps running out of inventory so injection of cash will keep their stock levels where they need to be.
<b>Time Trading:</b>	6 years
<b>Average Monthly Revenue:</b>	\$255,000
<b>Loan Amount:</b>	\$260,000 inc. origination fee
<b>Term:</b>	24 months
<b>Documents:</b>	12 months business bank statements + IRD Tax Summary/Balances + Trust Deed

**Turnaround:** 24 hours from phone application to settlement  
**Commission:** \$5,000. No clawbacks  
PPSR registration as loan amount greater than 150k  
**Note:** **Immediate return on investment as client was able to pay for large stock order which meant their customer was happy to pay them for it also.**

**Prospra Line of Credit:**

**Industry:** Building & Trade – Plastering and Painting  
Initially came through to us for funds to purchase a vehicle – which doesn't usually fit with us due to other vehicle finance options.  
**Use of Funds:** However, after discussion with customer and adviser about our Line of Credit product, they saw the benefit of a revolving credit facility for general operating expenses when needed.  
**Time Trading:** 12 years  
**Average Monthly Revenue:** \$41,000  
**Facility Limit:** \$30,000  
**Term:** 24 months - renewable  
**Documents:** 12 months business bank statements  
**Turnaround:** Same day approval – facility set up a week later when customer was ready.  
**Commission:** \$600. Paid after customer makes first drawdown. No clawbacks  
**Note:** **Customer provided feedback – “absolutely stoked!”**

ALSO - you would have seen our roadshow invites come through already – great to see so many of you coming along!

If you haven't registered, have a look at the following which has all our roadshow dates/locations around the country and reserve your spot - [ROADSHOW REGISTRATION](#)

Thanks,

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