

working capital

The biggest obstacle to business success is not poor product development or lack of management control. In simple terms, it is a shortage of cash.

Whether it is due to rapid growth, seasonality, lack of time to chase debtors or a long business cycle the end results are the same pressure, under performance and the inability to grow.

Other lenders may be willing to lend money, but only if it is secured against personal property/other assets outside business. Generally most small to medium business owners would prefer to keep their business and personal assets separate.

separate business borrowing from personal borrowing



immediate access to cash



add to existing funding facilities



flexible & competitive pricing



our response

So how can we help?

- **Working capital limit**
Fluctuating funding requirement
This is generally advanced against your company assets only. We can design a solution to meet your cashflow requirements as they change over time.
- **Term loan**
Core debt funding requirement
This is generally advanced against your company stock and debtors security only. The term loan is available on an interest only and repayment basis

benefits

- **Separate business borrowing from personal borrowing**
You can protect your home and other personal assets whilst still accommodating your business requirements
- **Immediate access**
Irrespective of how it is to be used we can give immediate access to cash by adding to or replacing existing funding facilities
- **Flexible and competitive pricing**
We believe flexibility is important and our different products reflect this. Our costs can be met through either periodic payments or can be capitalised for a specified term

further information

Our normal lending criteria apply.

Establishment fees and interest charges apply.

contact us

If you need to consider funding options for your business or your client's business, call us now for an initial assessment.

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