




# Business Finance that gives you *Options*

Fundraiser Results by Salesperson

PARTICIPANT	UNITS SOLD
Ashley	11
Chloe	15
Justin	9
Selena	14
Taylor	21





# Key Challenges for Australian Businesses

**Sales Growth** and **Access to Capital** are two of the Top Challenges for Mid Market Businesses in Australia

## Common Frustrations with Business Lending

**Over reliance on property** as a collateral for business lending;

**Lenders saying “No”** if a credit request does not tick all the boxes;

**Businesses unaware of alternative funding options** if their main lender says No.

**Applying for a business loan is hard** – loan application processes can be long, complex and difficult;

**Uncompetitive financing** if businesses are not fully aware of market terms;

**Lack of relationship management** - constant change in relationship managers



# What We Do

Capital Options Australia (COA) specialises in business finance.

Our clients are mid market businesses that are privately owned or ASX listed

We Arrange business loans, typically between \$1 – 30 Million, for:

- Working Capital & Trade Finance
- Business Acquisitions
- Loan Refinancing
- Equipment Finance
- Industrial & Commercial Property Finance (for trading businesses)

Negotiate better financing outcomes than businesses can on their own – through our lender relationships

Provide businesses with access to more lenders and financing solutions

Save CFO's and business owners time and resources – by expertly managing the loan application process

Build a long term relationship – focussing on strategic financing goals, besides immediate requirements



# Why Clients Choose Us

## We can provide a whole suite of financing options that businesses didn't previously have

- COA has relationships with and access to 9 Banks, 11 Receivable Lenders, 8 Equipment Financiers, 4 Specialist Commercial Property Lenders and 5 Credit Funds.
- This choice is important, because typically, businesses need different solutions depending on what stage of the business cycle they are in and it can easily be the case that the particular lender they are currently with, may not be the appropriate lender at the time or have all the appropriate financing solutions to suit a client's unique requirements.

## We can negotiate better financing outcomes than businesses can on their own

- Better financing outcomes include converting a No to a Yes, securing a more appropriate financing product (that their existing lender does not have) or just arranging better pricing, security requirements, loan terms and conditions.
- Our knowledge of lenders and their requirements, ability to structure and present transactions appropriately, reach out to the right lenders and engage the appropriate teams within those lenders, is a key determinant to achieving better outcomes for clients.
- Also, Capital Options Australia, is constantly speaking with lenders and is hence aware of competitive terms and pricing and can use this knowledge and banking relationships, to drive competitive financing outcomes for its clients.

## We save significant time and effort by managing the whole loan application process, expertly

- With 21+ years of lending experience, we know what bank credit teams are looking for in a transaction.
- We add significant value by preparing a detailed "Debt Information Memorandum" which includes financial analysis, transaction structuring and addresses key risks that banks will perceive in a transaction.
- By doing this work upfront, it makes it easy for Lenders to understand and also to get more comfort in the transaction - which results in better pricing, terms and conditions for our clients.
- Financing processes can sometimes take 2-3 months + and having Capital Options Australia manage the process saves management significant time and effort.



# COA Executive Team



## Shagun Banerjee Managing Director

Shagun has 21 years experience lending to both mid market and large corporates.

Prior to setting up Capital Options Australia, Shagun's main career stints were with GE Capital's Commercial Finance Business and Standard & Poor's Credit Ratings.

Shagun has worked closely with business owners of mid market businesses, CFO's of private and ASX listed companies and brings a high level of credibility, can-do attitude and strategic thinking to any client relationship.

Having had senior relationship management as well as credit roles, Shagun is able to understand a transaction from the point of view of all stakeholders – the client and lender – and this is instrumental in achieving successful funding outcomes.

Shagun has worked in mid market finance in Australia for the last 11 years and prior to that his career took him to New Zealand, Asia and India.

A graduate of GE Capital's Global Leadership Development Program, Shagun has a Bachelors Degree in Economics, an M.B.A and a Masters in Applied Finance.

**Contact Shagun on 0426 819 113 or [shagun@capoptions.com.au](mailto:shagun@capoptions.com.au)**

# Testimonial



Shagun's greatest strength is his ability to understand your business, engage with the finance team and ensure that he puts the requirements of our business first above all else.

I have always found Shagun to be honourable, trustworthy and act in the best interests of our business.

He proactively calls me to keep me abreast of economic factors, potential changes in legislation that could impact our business and makes sure I am aware of any products which could suit our business requirements.

I have no hesitation in recommending him to any organisation who wants to invest and grow their business.

Michael Meyer, CFO

Snack Brands Australia, Sydney