



Business Finance that gives you *Options*


Fundraiser Results by Salesperson

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



Capital Options
Australia

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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

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)

Achieve funding goals, economically, for CFO's and business owners that are short on time and resources

Drive superior financing results – through credit expertise and relationships with financiers

Bring credibility, expertise & experience – senior management has transacted over \$2 billion in loan funding



Why Clients Choose Us

We can provide businesses a whole suite of financing options they 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 the appropriate financing solution to suit a client's needs.

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

- Mid market businesses typically aren't aware of what their peers are getting in terms of loans terms and pricing. Most have been with one provider for a long time and often haven't had the time to test markets.
- 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 the appropriate competitive outcome 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

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