

Apply for small business funding in as little as 10 minutes

If you need funds to make business happen, I may be able to help with a flexible funding solution. With a simple application process, fast decision and a dedicated business lending specialist, you could have funding within 24 hours.

Business Loans

- Lump sum of between \$5K and \$500K
- Fixed repayments over terms between 3 - 36 months
- No upfront asset security required for funding up to \$150K

Use a Business Loan to add a new product or service, purchasing equipment or tools, growing or expanding the business, marketing campaigns, build a website and more.

Business Line of Credit

- Facility limit up to \$150K
- Use and reuse as often as you like
- Only pay interest on what you use
- 24-month renewable term
- Access funds 24/7 with Prospa Online

Use your Business Line of Credit to manage cash flow gaps, pay staff wages, cover unpaid invoices, buy urgent stock, manage seasonal fluctuations, pay suppliers, manage late paying customers and more.

How it works

Apply in as little as ten minutes, get a fast decision and funding is possible in 24 hours – so you can get on with business, sooner.

1



Apply in
10 minutes

2



Get a fast
decision

3



Funding possible
in 24 hours

What you need to apply

- Passport or drivers licence
- Active New Zealand business number
- Bank details of your main trading account
- Minimum 6 months of business bank statements[^]
- Monthly turnover of more than \$6K
- Business financials for certain loan amounts may be required
- Minimum trading history periods apply

[^]You can use the electronic bank statements link which is secure, quick and easy to use.

Scenarios

Agriculture

Opportunity: A milk production business needed funds to cover an invoice gap.

Solution: In this industry, it's not entirely uncommon for invoices to stretch to 60 or 90 days. A loan of \$12,400 over 12 months took the burden off cash flow and helped the business owner focus on getting back to business.



Engineering

Opportunity: An engineering firm needed an expensive new computer and software package.

Solution: A loan of \$30,750 was turned around quickly so the business owner could purchase the high-end IT and get on with building his business with more clients.



Talk to
us today