

Beyond Merchant Capital Supports Small Business Pledging Uncapped Cash Flow



Beyond Merchant Capital, an alternative business fintech lender (backed by Capricorn Capital Group and RMI Holdings Ltd) pledged uncapped flat-fee cash flow to SMEs, and a unique variable repayment that moves in line with turnover.

As an entrepreneur in Australia, access to finance is one of the biggest barriers to doing business. During tough times, hardworking Australians are really feeling (not only the pinch) but also the punch. From banks that have let them down when they need it most. Luckily there is an alternative lender who is throwing a lifeline to small businesses. By offering uncapped cash flow and unprecedented terms that will keep cash flowing during hard times.

The Stats 42% is the number of Australian entrepreneurs citing "access to finance" as the biggest barrier to doing business. Another scary stat is 63%: The number of business owners who took out loans but worry about how difficult this process is now becoming. And then there is 66%: The number of Australian adults feeling financially insecure.

Why all the worry? Last year we experienced threatening fallout when the Royal Banking Commission tightened lending criteria for traditional lenders. Add in the mix a housing downturn where the ING banned businesses from borrowing against homes, plus the usual red tape of enormous paperwork and lengthy lead times for traditional loan applications. So really, it's not looking good out there. Fortunately, there are options for savvy retailers determined to do business.

How this alternative lender is keeping cash flowing for small business Beyond Merchant Capital are providing easy cash for small businesses with accessible and transparent lending structures. The market is ripe and ready for this type of intervention. And Beyond Merchant Capital is excited to provide uncapped cash flow for small and medium businesses across Australia. Our customers love that they don't need to pledge their homes or personal assets to access working capital to keep their businesses running. Add to that 'no fixed terms' means no late or early payout fees. With a Merchant Cash Advance the unique Pay-As-You-Trade model channels repayments via the merchant's card terminal. This allows for variable payments that move in line with turnover. In real terms, this means that if for any reason trade suddenly slows down, so do the repayments.

This is a game changer for seasonal businesses. Says CEO of Beyond Merchant Capital Larry Prosser, "Beyond Merchant Capital has emerged as a dependable and legitimate alternative lender." Prosser added, "We are passionate about providing quick and sensible funding and so all our systems are geared to make this happen."

Who is eligible? It is really easy for a merchant to apply. All that is required is 6 months of EFTPOS transactions, 3 months of bank statements together with Lease and Trade Reference information as well as the business/owner details. Once provided, we are proud to say that 80% of Beyond Merchant Capital's applications are approved within 48 hours – not months! In a difficult economy with stringent factors at play, these are the kind of stats we like to see. So for more information on how to access your share of Beyond Merchant Capital's uncapped cash advance, contact this preferred alternative lender today.

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About Beyond Merchant Capital Beyond Merchant Capital (est. 2016) has extensive lending experience in the merchant finance industry, having founded successful finance businesses in several countries worldwide. Their shareholders include Merchant Capital who are in turn backed by Capricorn Capital Group and RMI Holdings Ltd. The Capricorn Group is associated with the broader Yellowwoods Group, which includes Hollard Insurance (In Australia: Real, Guardian, Woolworths, MediBank, RSPCA, AUSURE among others). The investment group, RMI, has underlying investments including MMI, Discovery Holdings and OUTsurance (In Australia Youi Insurance). Beyond Merchant Capital's mission is to support the innovation and modernization of financial services in Australia. In this way, the fintech leader develops innovative financial products that delivers bespoke user experiences to businesses. Beyond Merchant Capital's target market are digital native users who expect fast, simple and honest financial services products as well as an enjoyable user experience. Beyond Merchant Capital's strategy also includes commercial alliances within the local and international financial landscape. For more information, visit www.beyondmerchantcapital.com.au For more information, please visit our website, read our blog, or connect with us on Twitter, LinkedIn, Instagram and Facebook.

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