



ABOUT US

A BUSINESS THAT UNDERSTANDS YOUR BUSINESS

Cautela Capital is managed by Tempei Sasagawa. Company directors have successfully managed or owned cafés, restaurants, bars, delis, and takeaways over a 10 year period.

We're well acquainted with the struggles, challenges, and joys of running these businesses, so we know how to help you with your business.

Cautela Capital is a member of the New Zealand Credit & Finance Institute.

CALL US

FOR AN OBLIGATION FREE QUOTE

Feel free to call us and tell us about your situation and needs and we'll give you a free quote for a loan to suit your needs.

0800 707 245

or email us at contact@cautelacapital.co.nz



CONDITIONS FOR APPLICATION

- » Security must be provided such as fixed assets of your business, motor vehicle, boat, truck, chattels etc.
- » There must be sufficient income to service the loan as well as normal outgoings.
- » A good credit rating is usually required, however we will judge each loan on its merits according to a variety of factors.



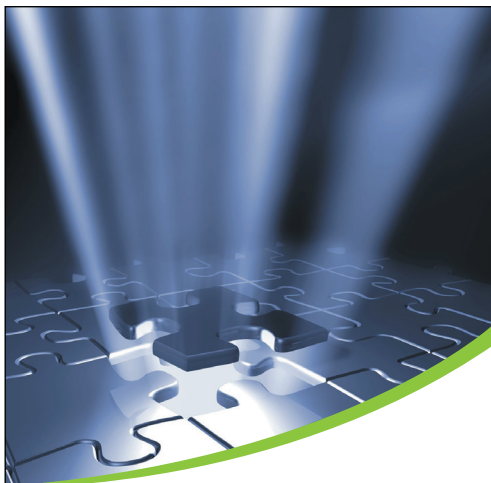
Are you a, CAFÉ, RESTAURANT, or BAR OWNER wanting extra capital to strengthen or grow your business?

Stressed-out not being able to pay suppliers or unexpected bills on time?

Frustrated with lack of capital to grow your business to where you want it?

Wanting to increase productivity and efficiency with new equipment?

We're catering industry specialists who can offer you a quick and flexible loan at competitive rates to help you out...



WORKING CAPITAL TO FINANCE A MAJOR PROJECT

We can provide capital funding in the form of a term loan to help in the completion of a major project to develop your business.

LOWER YOUR COST OF CREDIT

If you're caught with any high interest loans and haven't been able to pay them off as quickly as you'd hoped, we can re-finance you to lower your interest costs.

CAPITALISE ON OPPORTUNITIES IN YOUR MARKET - DON'T 'MISS THE BOAT'

Would you like to branch out to take advantage of unforeseen market opportunities appearing before you? Quick action could get you on board before you 'miss the boat'.

Have you discovered another business you'd like to buy? The financials look great and you're confident that you'd be able to repay a loan in no time? We can make your dream come true when major banks don't share your vision.

FREE ADVICE, IF YOU NEED IT, TO MAKE YOUR BUSINESS MORE SUCCESSFUL

We've been in the catering business for many years and have the knowledge to support and advise you if or when you need help operating your business. We can help you make it more efficient and profitable. One specific area is recommending equipment that may increase your productivity, including helping you find the best suppliers to meet your needs.

WE TAKE RISKIER CASES THAT BANKS MAY REJECT

Because we know the café, restaurant, and bar industry so well, we can confidently determine the financial viability of businesses to a greater degree than most banks. This means clearer risk management and the ability to go beyond the parameters of banks.

EASY APPLICATION PROCESS WITH SAME-DAY APPROVAL

Our loans are quick and easy to apply for and we can provide a quick solution for each case. Same day approval is usual - within one to two hours mostly.

FLEXIBLE LOAN TERM AND REPAYMENTS TO SUIT YOUR BUDGET

We can provide a loan solution that fits around your needs - for shorter or longer terms and repayment levels you can sustain. Loan terms are normally one to three years, but longer or shorter terms can be arranged to suit you.

FLEXIBLE LOAN SIZE

We can provide loans anywhere from \$1,000 up to \$50,000.

COMPETITIVE RATES

Our lending interest rates vary between 12.45% and 19.95% p.a. depending on several factors. We'll discuss your situation and advise on the applicable rate. The main factors are: amount borrowed, term required, credit worthiness, cash flow, collateral/ security, management, and capital/ equity. Equipment finance is currently 16.90%.

CASH INJECTION IF YOU'RE STRUGGLING WITH LOW CASH FLOW OR SEASONAL SHORT-TERM CREDIT NEEDS

If the performance or growth of your business is limited by cash flow, we can give you a hand-up to release that bottleneck. We can offer you a bridge through those seasonal tight spots to keep you going and reduce the stress you've been under.

EQUIPMENT FINANCE IF YOU SUFFER LOW PRODUCTIVITY AND HIGH LABOUR COSTS

Having the right equipment can save you a lot of time and labour cost. An asset-based loan enables you to fund the purchase against the value of the equipment.

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Thanks,

Bing

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