

**How other businesses
have boosted their cash
balance by up to**

200%

**It's probably something you haven't
tried yet...**



Did you know...

there is over \$10 BILLION of dead money sitting in Australian banks currently

You may be appalled to hear that Australian businesses have over \$10BN of cash lying idle in bank accounts in the form of bank guarantees.

How much money do you have in a bank guarantee today?

Nobody likes bank guarantees. They're a requirement at the end of a lease negotiation where you're asked to hand over six to twelve month's rent in cash as a security. But tenants just accept it. Landlords seem to have developed Stockholm Syndrome. Even banks don't like them, but it has their name on it, so they begrudgingly do it.

Businesses hard earned cash are lock up in a bank guarantees for 3 - 15 years AND pay a fee for it!

There has to be a better way.

Improving business cash flow in today's environment is a challenging task.

A search on Google for "how to improve my business cash flow" delivers millions of results, which mostly all say the same thing:

- Invoice sooner
- Incentivise customers to pay sooner
- Renegotiate supplier payment terms
- Manage stock more effectively
- Sell unnecessary assets

These are all credible tactics, but some are easier said than done. What if you've tried them all and still have issues? What next? Have you heard of using **Lease Bonds**.

What exactly is a LEASE BOND?

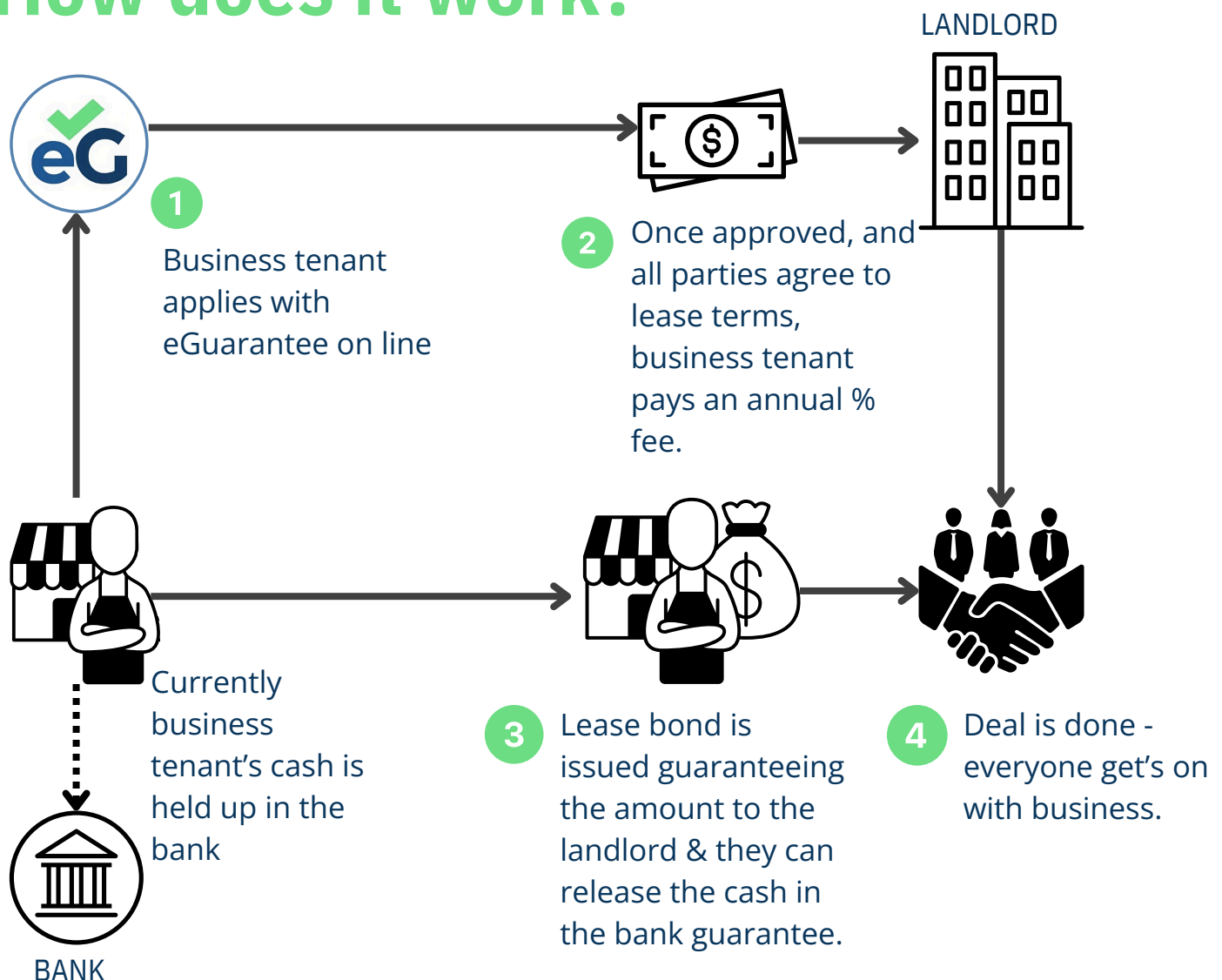
Very commonly used in the US finance market as a form of financial guarantee.

Basically, it provides all the same security to the landlord as a bank guarantee (if not more), but rather than using a bank to guarantee it, eGuarantee's Lease Bonds are underwritten by an S&P A+ rated global financial institution.

Which means, for business tenants, they don't need to use their cash as collateral.

For a small annual percentage fee, eGuarantee facilitate a standard credit assessment on the business, managed all digitally and upon approval, the bond is issued to the landlord.

How does it work?



Tenants who switch to a Lease Bond solution are **boosting the cash in their bank by up to 200%**

Switching from a bank guarantee to a lease bond can provide business owners with an instant cash flow boost because it releases that cash required for your bank guarantee, but provides your landlord with the security they need:

eGuarantee's issued bonds

Tenant Name	Previous Cash Balance	Lease Bond Value	Cash Flow Boost
MANAGEMENT PTY LIMITED	\$2,511,015.00	\$961,362.45	38%
UNIT TRUST	\$264,062.67	\$87,876.25	33%
WAREHOUSE PTY LTD	\$2,083,142.00	\$250,000.00	12%
ENVIRONMENTAL PTY LTD	\$669,629.85	\$278,599.47	42%
Holdings Pty Ltd	\$14,186,443.00	\$2,515,326.99	18%
GROUP PTY LTD	\$68,972.23	\$80,285.98	116%
SERVICES GROUP PTY LTD	\$4,263,000.00	\$772,360.05	18%
Holdings Pty Ltd	\$170,082.00	\$384,659.35	226%
CAPITAL & ADVISORY PTY LTD	\$25,661.00	\$32,307.00	126%
UNIT TRUST	\$313,908.92	\$270,865.88	86%
CORPORATION PTY. LTD.	\$201,842.74	\$243,500.73	121%
INTERNATIONAL PTY LTD	\$84,316.00	\$51,988.75	62%
PARTNERS PTY LTD	\$3,394,317.00	\$712,800.00	21%

Rather than just take our word from it, here's a few words from a few rather chuffed business owners:

“

eGuarantee has allowed us to grow the business in a more exponential rate without requiring the capital cash flow to support a bank guarantee. eGuarantee has been simple and straightforward to deal with, it's probably the easiest option to improve our cash flow.

Ali Leghaei, Finance Director MRL, Global

“

We used eGuarantee to unlock capital which otherwise would have been tied up in a bank guarantee, allowing us to lease a higher quality office space and negotiate better terms on our lease.

Charlotte Bungard, Director/COO, Scendar

“

Thanks eGuarantee for your support and incredible product. This is a MUST for anyone scaling through physical expansion while maintaining liquidity. For BOWERBIRD Interiors this product has freed up hundreds of thousands in working capital to allow us to continue to drive our business forward.

Geoff Lewis, Managing Director, BOWERBIRD Interiors

See for yourself - watch videos [here](#)

Release yourself from bank guarantees

Bank guarantees are outdated and not fit for purpose for securing commercial leases - for anyone!

Bank guarantee	eGuarantee's digital Lease Bond solution
Fully cash-backed, using your capital	No deposit required, improving business liquidity
Convolutd application and paperwork	Streamlined process on digital platform
Can take 6 - 8 weeks	Credit Approval in 48 hours
Office hours only	24/7 online access
Retail bank visits & lengthy queues	100% online process
Generic guarantee	Commercial lease experts
highly susceptible to fraud or human error	Digitally encrypted to track & record

Did you know...

The screenshot shows the top of a news article from the Financial Review. The navigation bar includes 'Home', 'Companies', 'Markets', 'Street Talk', 'Politics', 'Policy', 'World', 'Property', 'Technology', 'Opinion', 'Wealth', 'Work & Careers', and 'Life & Luxury'. The article title is 'Two-thirds of SMEs hit by a lost, stolen or fraudulent bank guarantee'. The date is 'Australian Financial Review Dec 13 2021'.

Australian Financial Review Dec 13 2021

Lease bonds are a better security solution for landlords too!

- No more risk of losing (yes losing!) the guarantee, everything is stored securely online
- No more risk of falling victim to fraudulent bank guarantees – these are more common than you might imagine! eGuarantee is 100% digital, and fully encrypted

Which is why...

We are trusted and accepted by 50+ landlords and work with reputable agents.

Centuria



Colliers

dexus

EG

CBRE

walker



Aliro

Brookfield



MARQUETTE PROPERTIES

See, who we work with [here](#)

Use it, don't lose it.

eGuarantee's average customer is unlocking **\$375,000 for their business** and we've released over **\$55M** out of the \$13B.

We've got a bit to go, but given dead money a new lease of life is our goal.

Boost your cash balance today

To find out more visit www.eguarantee.com.au

Pre-qualification in minutes

Get started by visiting www.eguarantee.com.au, click on 'Get Started' and answer the 4 simple questions to see if you pre-qualify for the opportunity. This takes 2 mins – max.

Then if you meet minimum eligibility criteria, you'll be directed to create an account and provide some basic business financials. Your application will be processed – with credit pre-approval typically coming within just 48 hours.

Got questions? Sure – that's understandable – just give one of our super-friendly Customer Team a call on [1300 561 804](tel:1300561804).

As featured in

FINANCIAL REVIEW

The Property Tribune

AUSTRALIA'S REAL ESTATE NEWS

BUSINESS DAILY MEDIA

THE SMALL BUSINESS WORLD

CEO MAGAZINE