

Fast funding for a builder in need



For builders and developers like James, private lending isn't just about finance—it's about keeping projects on track, reputations intact, and opportunities alive. When timing matters, Blackduck Capital delivers with speed, confidence, and a solution that works.

The Challenge:

James, a 48-year-old property developer, has spent years building a strong portfolio of residential homes, commercial buildings, and vacant land. But even with valuable assets, he found himself facing a cash flow crunch that put a high-end residential project on Sydney's Northern Beaches at risk.

Rising construction costs and unexpected delays had drained his reserves, leaving him struggling to pay contractors and finish the build. With banks taking too long and his team growing restless, James needed a fast, flexible funding solution to get back on track.

Juggling meetings with builders, reassuring suppliers, and managing expectations, James was under immense pressure. He needed a financial solution that was quick, straightforward, and reliable.

The Solution:

Blackduck Capital stepped in with a tailored funding solution, providing a 1st mortgage loan by releasing equity from one of James's residential properties at a 62% Loan-to-Value Ratio (LVR). By accepting an existing valuation and streamlining the approval process, we secured a \$1,620,000 loan at a competitive interest rate—funded in just two weeks, with a remarkable nine-business-day turnaround.

The Result:

With fast access to funds, James was able to:

- ➔ Pay his contractors on time, avoiding costly delays.
- ➔ Complete his luxury residential project without cutting corners.
- ➔ Maintain his reputation and credibility in the industry.
- ➔ Keep future opportunities open and his business moving forward.

Fast funding for a business owner in transition



For business owners like San, private lending isn't just about accessing capital—it's about unlocking potential, maintaining momentum, and making strategic financial moves. When timing is everything, Blackduck Capital delivers with speed, confidence, and flexible solutions.

The Challenge:

San, an experienced executive marketing manager, had spent years building a successful career. Ready to take the next step, she decided to launch her own business. However, with a recently registered ABN and a shift in income sources, traditional banks saw her as too high-risk—despite her having contracts lined up and a clear business plan.

Needing capital to get her venture off the ground, San made the decision to sell one of her investment properties. Unfortunately, the slow market in Queensland delayed the sale, leaving her in a difficult position. She needed funding to bridge the gap and seize the opportunities in front of her.

The Solution:

Blackduck Capital provided a tailored funding solution, offering a \$125,000 second mortgage at a 70% Loan-to-Value Ratio (LVR). By leveraging equity in her property, we secured fast approval and settled the loan in just two weeks at a competitive rate. This allowed San to access the capital she needed without waiting for her property sale to finalise.

The Result:

With quick access to funds, San was able to:

- ➔ Inject capital into her new business at a crucial time.
- ➔ Maintain momentum and secure early growth opportunities.
- ➔ Avoid unnecessary delays caused by traditional lenders.
- ➔ Keep her investment property while positioning her business for success.