

Funding That Keeps Construction Projects Moving

Helping businesses access fast and flexible funding for projects and working capital.

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The Contractor Cash Flow Problem

Many Contractors Face this Problem

- **Project awarded** but capital needed for mobilization.
- Client payments **30-90 days**.
- Banks take **weeks or months to approve**.
- **Opportunities delayed** due to cash flow gaps.

Where Zenith Fits

	Traditional Banks	Zenith Capital
Processing Time	30 - 60 days	5-7 Business days
Requirements	Extensive Requirements	Minimal requirements
Collateral	Usually required	Non-collateral options available
Credit Line Fees	Annual facility fees	No annual facility fee

Credit Line Facility

Non-Collateral Loan

- ₱100K – ₱50M
- 2.5% to 3.5% Interest
- Term 3 – 12 months
- Payout in 5-7 banking Days

Collateral Loan

- Up to 100M
- Up to 36 months
- Payout 12-15 banking days

When Contractors Use This

Common Use Cases

- Project mobilization
- Delayed Receivables
- Purchase of materials
- Payroll for manpower
- Bridging receivables
- Taking on additional projects

Basic Qualifications

- Registered Business (DTI or SEC)
- Active checking account
- Business operating for at least 1 year

Referrals Welcome

Know a contractor who may need funding?

Let's connect.

Referral incentives available for successful deals.

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