

Accelerate your business growth with Radium Capital

The right capital at the right time.

From start-ups to established businesses, we are helping innovators across Australia access and reinvest their own money sooner with R&D financing. Make your R&D dollars work harder, build your business the strategic way and join the growing number of Australian companies benefitting from smart R&D tax refund advances.

R&DIUM
CAPITAL

radiumcapital.com.au



Smart capital for smart businesses

Experts in R&D Finance

At Radium Capital, financing R&D tax advances is all we do. We're experts in helping businesses access and reinvest their own money sooner.

The standard Australian Tax Office (ATO) R&D refund can leave businesses waiting up to 18 months to access their own money. This is where Radium Capital can help because businesses eligible for R&D tax refunds can apply for Radium Advances. A Radium Advance is a simple solution that can advance the R&D tax refund easily - reducing the need to raise dilutionary capital and smoothing cash flow.

And because we don't think like a bank, we see security differently and can lend to more businesses to help them grow and thrive.

We are Australia's market leader in advances for the Federal Government R&D tax incentive refund (R&DTI). Since launching in 2017, we have deployed over \$800m in funding to Australian innovation businesses.

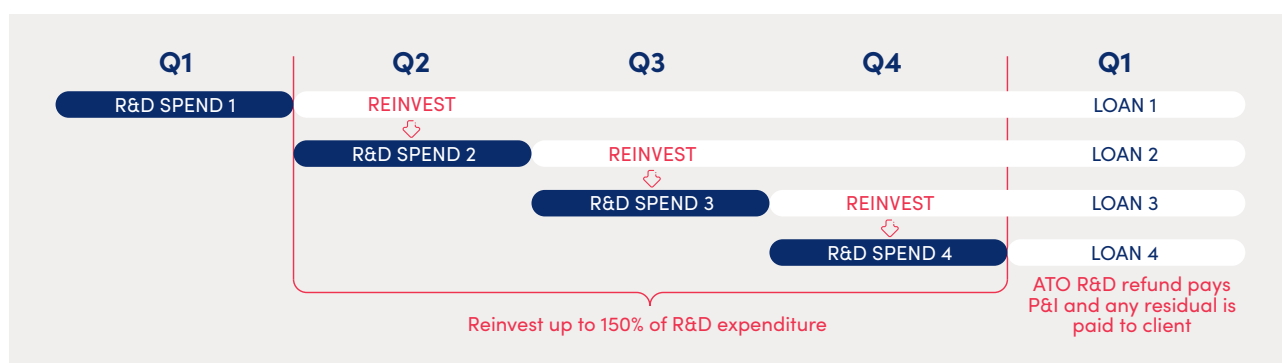
Making R&D dollars work harder

R&D tax refund advances have the potential to offer excellent tactical and strategic benefits for many businesses with an active R&D program.

A Radium Advance can be used as an individual burst of cash flow, but is best used strategically throughout the year. The more times a business accesses and reinvests its Radium Advance back into R&D, the more its R&D benefits as reinvesting back into R&D triggers additional refunds.

For example, under a quarterly Radium Advance model, businesses can either spend up to 50% more on R&D using the same expenditure, or reduce their capital outlay by up to 33%.

There is no limit to how many times a year a business can apply for a Radium Advance. We provide access to capital when businesses need it most.



Rapid Response Revival

Getting to the heart of emergency care

Rapid Response Revival has sent a jolt through the automated external defibrillator (AED) market with CellaED. Designed to save lives from sudden cardiac arrest, CellaED is an affordable, ultraportable personal defibrillator that's easy-to-use.

Every year, more than seven million people die from sudden cardiac arrest because of delayed access to a defibrillator. Personal tragedy set Founder Donovan Casey on a path to empower people with access to in-home, personal defibrillators, addressing the survival gap between cardiac arrest and emergency care.

Revolutionising stagnant AED technology involved extensive product research and development (R&D). The MedTech assembled a multi-disciplinary team that pursued Rapid Response Revival's goal of creating an ultraportable, easy-to-use AED that was also — and most importantly — affordable. Its capacity to capture real-time cardiac event data, that can be securely shared, is another significant benefit of the company's innovation.

As a result, the MedTech's disruptive proprietary CellaED technology has created a new market segment for private individuals and businesses and garnered multiple design, innovation and tech awards along the way.

Rapid Response Revival was already claiming the R&D Tax Incentive, so accessing its refund with R&D finance was a great way to optimise its capital and cash flow. After locking in an initial advance, the business has used Radium Advances to access its R&DTI refund several times and made R&D finance a pillar of its financial strategy.

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NeedleCalm

An on-point solution for patients and practitioners

A serious needlestick injury at work was the catalyst for Clinical Nurse Specialist Lauren Barber to create NeedleCalm, a Class 1 medical device that is life-changing for countless patients and healthcare practitioners.

Formed with a singular mission — to help the one in five people with a fear of needles — the device uses gate control theory to reduce pain and fear in medical procedures.

By the end of 2019, NeedleCalm's patents were secured and investor capital lined up to scale up manufacturing and launch. Then, NeedleCalm's investor suddenly pulled out, plunging the start-up into crisis and towards bankruptcy. After discovering eligible R&D expenditure for previous financial periods, NeedleCalm used Radium Advances to extend its runway and pave the way for a successful capital raise through Birchal.

The award-winning NeedleCalm product launched in 2021, and today the business has export markets and three new products in its pipeline.

"Radium Advances not only give you capital, they also buy you time to get into the market."

— Lauren Barber, Founder and Managing Director, NeedleCalm

From ideas to impact: Get there faster

How Radium Advances work

Radium Advances are cash flow friendly with a low establishment rate and fixed interest rate. Secured against the ATO R&D refund, there are no repayments due until the loan matures. We advance 80% of the refund, so the remaining 20% covers any loan expenses. Now that's clever!



Advance amount
80% of R&D refund



Reinvest
Up to 150% of R&D expenditure



Increase R&D spend by up to 50%
or reduce capital outlay by up to 33%



Establishment fee
\$999+GST per application



Interest rate
17% pa (16% pa subsequent loans)



Frequency
Individual or quarterly



Repayment
ATO refund repaid directly to Radium



Security
First ranking charge over R&D refund*



Quick approvals and fund transfers

Applying for a Radium Advance is easy

If you are eligible for the R&DTI refund, you're eligible to apply for a Radium Advance. Our proprietary online platform solution makes the process simple, fast and streamlined. And we only need a few documents from you to complete your application and approve your loan.

Working with Radium Capital

We operate nationally and assist business of all sizes, from every state and territory, to scale their R&D programs. From mining and manufacturing to healthcare and social assistance, Radium Advances are making a difference.



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“Radium Advances are exceptionally convenient and user-friendly for emerging companies, and Radium Capital's processes, response times and overall service are second to none”

– Tony Fitzgerald, Chief Executive Officer & Co-Founder, Avicena Systems

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To learn more about Radium Advance call one of our State Managers
or visit radiumcapital.com.au

*Additional terms for a Radium Advance: All Advances: Featherweight Security Agreement | Advances < \$100k: Signed director guarantee | Advances >\$500k: General Security Agreement may be required. All information is correct at publishing and may be subject to change. Published September 2024.