

Leverage with Business Lending that Delivers

Know the many ways the right finance
can help your business

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Good finance is good for business.

Financing your business with one of the many different products available across Australia's commercial lending market is less about borrowing money, and more about making an investment in your business success.

Whether you're starting up, sustaining success, or wanting to make the most of new opportunities, the right finance can help fund the growth you're looking for. Australia is indeed the lucky country. We are blessed for choice when it comes to the amount of competition that exists when it comes to the business finance market. With so many lenders, and so many products under each of their brands, it's important you make the most of this choice when it comes to who and what you choose when it comes to how to fund your business.

There are many ways the right finance can help contribute to your business growth.

You're looking to expand.

It's not just about larger premises or new property. Expansion can mean new equipment, more staff, marketing, or diversifying your business into other areas. When conditions are right, and opportunities present themselves, finance can help realise these opportunities. For example, imagine a successful café looking to open a second location. They might need funds not only for a new leasehold but also for additional espresso machines, ovens, and a larger team. Without accessible finance, such expansion could be delayed indefinitely, causing them to miss out on prime market opportunities.

Getting your inventory right.

Having enough stock on the floor when you know you're about to get busy can be tricky. You may need to buy your inventory before you get a chance to sell it. Having the right finance means you'll be ready to make the most of new trends and seasonal demands. Consider a retail clothing store preparing for the Christmas rush. They need to order significant inventory months in advance, tying up capital. A flexible financing solution, such as a revolving line of credit, can bridge this gap, allowing them to purchase necessary stock without straining their day-to-day operating funds. This proactive approach ensures they never miss a sale due to insufficient stock.

Keeping the cash flowing.

Cash flow is vital for any business. There are finance products that can be used to give you capital or equipment to grow, while maintaining the funds you need to meet your day-to-day expenses. Many small to medium-sized businesses (SMEs) face the challenge of uneven cash flow, especially if they operate on extended payment terms with clients.

You need new equipment.

This is one of the most common reasons to get finance, an equipment or vehicle loan can be structured to preserve cash flow and also leverage any tax benefits your accountant or tax adviser may suggest. And because the equipment is the security, you may not need to use other assets, either personal or business, as collateral. For a construction company, acquiring a new excavator or a fleet of trucks can significantly increase their capacity and efficiency.

It's time to refinance.

Business lending can be a highly competitive market, with new products and lenders entering the market all the time. This means you can make the most of these new options to obtain finance that simply suits your needs more, or offers more competitive terms or structures that better match your business. Refinancing isn't just about securing a lower interest rate; it can also involve consolidating multiple debts into a single, more manageable loan, restructuring repayment terms to better align or accessing capital growth initiatives.

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