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Client Situations Where **Accountants** use **Private Lending**

When traditional lenders can't deliver, these are the scenarios where property-backed funding keeps clients moving.



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Accountants are increasingly being asked to solve funding problems, not just report on them.

In many cases, the issue isn't viability. It's timing, structure, or lender appetite.

This guide outlines five common client scenarios where traditional lenders fall short, and where short-term, property-backed lending is often used as a practical solution.



ATO DEBT PRESSURE

The Situation

Your client has an ATO liability that must be addressed urgently to avoid escalation.

- Payment plans rejected or insufficient
- Director penalty notices looming
- Cash flow unable to absorb repayment

The Problem

Banks are typically unwilling to move quickly enough, or lend against this scenario at all.

The Solution

Short-term funding secured against residential property can:

- Clear the ATO debt immediately
- Stabilise the business
- Provide breathing room for restructuring

The Outcome

Client avoids enforcement action and regains control of their financial position.



URGENT SETTLEMENT DEADLINE

The Situation

Your client needs to settle on a property or business transaction quickly.

- Bank delays
- Valuation issues
- Credit approval bottlenecks

The Problem

Missing settlement can result in:

- Loss of deposit
- Legal consequences
- Reputational damage

The Solution

Fast, property-backed funding provides:

- Certainty of execution
- Ability to meet deadlines
- Flexibility to refinance later

The Outcome

Transaction completes successfully, preserving both opportunity and capital.



BUSINESS CASH FLOW GAP

The Situation

A viable business is experiencing a temporary liquidity shortfall.

- Seasonal downturn
- Delayed receivables
- Growth outpacing working capital

The Problem

Traditional lenders assess historical performance, not immediate need.

The Solution

Short-term secured lending can:

- Bridge the cash flow gap
- Maintain operations
- Avoid distressed decision-making

The Outcome

Business continues operating while longer-term funding is arranged.



BANK DECLINED (BUT CLIENT HAS EQUITY)

The Situation

Your client has strong asset backing but has been declined by a bank.

- Credit policy constraints
- Income verification issues
- Complex structure

The Problem

The deal doesn't fit the bank, but it still makes commercial sense.

The Solution

Property-backed lending focuses on:

- Security value
- Exit strategy
- Real-world viability

The Outcome

Client accesses capital despite bank constraints.

REFINANCE UNDER TIME PRESSURE

The Situation

An existing loan is expiring or being called in.

- Non-bank lender exit
- Bridging loan maturity
- Urgent refinance required

The Problem

Insufficient time to complete a traditional refinance.

The Solution

Short-term funding provides:

- Immediate refinance solution
- Time to secure long-term funding
- Reduced pressure on decision-making

The Outcome

Client avoids default and gains time to restructure properly.



When These Situations Arise

The common thread across these scenarios is not risk, it's timing and flexibility.

We work alongside accountants to provide:

- Short-term funding from \$100,000+
- Secured against residential property
- Fast, clear decision-making

Have a client scenario like this?

Speak with our team to explore whether a property-backed solution is appropriate.

[Discuss a Scenario](#)



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