

Customer Success Stories



How Valiant's Flexible Funding Solutions Drive Business Growth

At Valiant, we understand that every business has unique financial needs and challenges. Whether it's expanding operations, upgrading equipment, or managing cash flow, our mission is to provide customised financial solutions that support businesses to thrive.

This document showcases a collection of real-world scenarios where we've successfully partnered with businesses across diverse industries to address their financial needs. Through innovative and strategic lending solutions, we help our partners achieve their goals and unlock new opportunities for growth.



Food & Hospitality (Catering)

Client's Needs:

Purchase two new delivery vans for an expanding catering business to service corporate clients across multiple city locations.

Client Profile:

8 years in operation, fleet of 3 existing vehicles, consistent corporate contracts, clean credit history, demonstrated growth trajectory.

How We Helped:

Valiant structured a chattel mortgage solution with a low-doc application, allowing the business to claim GST and depreciation benefits while maintaining working capital for daily operations. Secured competitive rates due to strong serviceability.

Outcome:

A \$135K equipment finance for new delivery vans helped the catering business grow its service area and client base. The chattel mortgage structure delivered GST and depreciation benefits while preserving working capital for daily operations.

Product:

Equipment Finance

Loan Amount:

\$135K

Term:

5 years



Food & Hospitality (Bakery)

Client's Needs:

Expand a local bakery's production capacity and purchase new commercial ovens to meet growing wholesale demand.

Client Profile:

Family-owned business, 5 full-time staff, consistent revenue growth over 3 years, no outstanding loans.

How We Helped:

Leveraging the bakery's strong weekly revenue and clean credit history, Valiant secured a working capital loan that enabled immediate equipment purchase and installation—without disrupting daily operations.

Outcome:

An \$85K working capital loan enabled the bakery to invest in new commercial ovens, boosting production capacity to meet rising wholesale demand—driving higher sales and strong revenue growth.

Product:

Working Capital Loan

Loan Amount:

\$85K

Term:

3 years



Food & Hospitality (Café)

Client's Needs:

Upgrade kitchen equipment and expand seating capacity to accommodate an increasing number of patrons and improve service efficiency.

Client Profile:

Family-owned café with a 7-year history, located in a busy urban area, strong customer base, consistent revenue growth, and no significant existing debt.

How We Helped:

Valiant provided equipment financing to cover the cost of new kitchen appliances and furniture. The financing was structured based on the café's steady cash flow from daily sales and its strong reputation in the local community.

Outcome:

The \$80K equipment financing allowed the café to purchase modern kitchen equipment and expand its seating area, leading to faster service and increased customer satisfaction. This resulted in higher daily sales and improved overall profitability.

Product:

Equipment Finance

Loan Amount:

\$80K

Term:

4 years



Surveying

Client's Needs:

A surveying business needed to finance a new drone to handle larger jobs and improve data accuracy.

Client Profile:

Small surveying firm with a 5-year history, known for precision and reliability in project delivery. The business had a solid client base and demonstrated consistent revenue growth, with minimal existing debt.

How We Helped:

Valiant used the client's unencumbered 2013 Subaru to secure the loan. Once the serial number for the drone was obtained, the financing was finalised, allowing the client to upgrade equipment and secure new business.

Outcome:

The client acquired the drone and secured enough work to ensure easy repayment, highlighting the importance of asset-backed financing 1.

Product:

Equipment Finance

Loan Amount:

\$40K (\$5k deposit)

Term:

Not Specified



Construction

Client's Needs:

Fund a specialised caravan to reduce accommodation costs for employees working on regional construction projects across South East QLD.

Client Profile:

Construction services business, 12 years trading history, specialising in commercial fit-outs and residential renovations, strong financial position.

How We Helped:

Valiant arranged \$110K in asset finance for a caravan, reducing accommodation spend and enabling broader operational coverage.

Outcome:

A \$110K asset finance deal enabled the business to purchase a caravan, cutting staff accommodation costs and boosting profit margins. With greater mobility, the team expanded into regional projects and improved operational efficiency.

Product:

Asset Finance

Loan Amount:

\$110K

Term:

Not Specified



Construction

Client's Needs:

A construction business needed \$400K to buy out a business partner who was moving overseas. The business had \$400K worth of unencumbered assets, including vehicles, equipment, and machinery.

Client Profile:

Established construction company with a 10-year operating history, strong asset base, reliable cash flow, and a track record of successful project completion. The business had no significant existing liabilities and was well-regarded in the industry.

How We Helped:

Valiant sourced a lender to provide a \$200K term loan and a \$200K equity raise against the business's assets, including two cranes and a CNC machine. This allowed the client to pay out the business partner and become the sole director.

Outcome:

The client bought out their partner while maintaining strong cash flow—showing the value of exploring every option for the best result.

Product:

Asset Financing

Loan Amount:

\$400K

Term:

\$200k at 2 year term, \$200k equity raise at 5 year term.



Retail (E-commerce/Pet Supplies)

Client's Needs:

Fund inventory purchase and marketing campaign for an online pet supplies store experiencing rapid growth.

Client Profile:

Digital-first business, 2 years of operation, proven online sales track record, minimal existing debt, strong profit margins.

How We Helped:

Valiant structured a working capital solution based on the business's strong e-commerce sales history and positive cash flow projections, enabling bulk inventory purchase at better rates.

Outcome:

The \$45K working capital loan facilitated bulk inventory purchases and a marketing campaign, supporting the store's rapid growth. This led to increased sales and market presence, enhancing the business's competitive edge.

Product:

Working Capital Loan

Loan Amount:

\$45K

Term:

18 Months



Wholesale/Import (Fashion)

Client's Needs:

Replace existing high-cost invoice finance facility for a clothing importer and wholesaler looking to support international expansion.

Client Profile:

15+ years established business, Victorian-based, strong supplier relationships, expanding internationally.

How We Helped:

Secured a \$3 million invoice finance facility at 10.35% p.a. (down from 13%), plus a \$1 million Export Finance facility, resulting in annual savings of \$105,000.

Outcome:

The new \$3 million invoice finance facility, along with a \$1 million Export Finance facility, resulted in annual savings of \$105,000. This financial restructuring supported the business's international expansion and improved cash flow management, enabling bulk inventory purchases at discounted rates.

Product:

Invoice Finance Facility

Loan Amount:

\$3M (plus \$1M export facility)

Term:

Not Specified



Retail (Liquor)

Client's Needs:

Purchase additional inventory and upgrade point-of-sale systems for a growing liquor store chain expanding to a second location.

Client Profile:

Single owner-operator expanding to second store, 5+ years trading history, consistent monthly turnover, minimal existing debt, proven business model.

How We Helped:

Valiant leveraged the business's strong daily cash receipts and existing location's performance to structure a working capital solution that supported both inventory purchase and technology upgrade.

Outcome:

The \$95K working capital loan facilitated inventory purchases and point-of-sale system upgrades, supporting the expansion to a second location. This enhanced operational efficiency and increased sales, contributing to the business's growth.

Product:
Working Capital

Loan Amount:
\$95K

Term:
2.5 years



Hair & Beauty Services

Client's Needs:

Renovate a successful hair salon without sufficient cash flow to fund the project.

Client Profile:

Multiple employees, no ATO debt or outstanding loans, consistently profitable.

How We Helped:

Valiant leveraged the salon's regular cash flow to secure a \$60K working capital loan, enabling the owner to complete the refit and continue growing the business.

Outcome:

The \$60K working capital loan enabled the salon owner to complete the renovation, which facilitated continued business growth. The salon maintained its profitability and was able to enhance its service offerings, attracting more clients and increasing revenue.

Product:
Working Capital Loan

Loan Amount:
\$60K

Term:
2 years



Logistics (E-commerce Fulfillment)

Client's Needs:

Purchase a warehouse facility for a growing e-commerce fulfillment business currently operating from leased premises.

Client Profile:

5 years trading history, current lease costs of \$6,500 monthly, strong financial records, multiple long-term client contracts, experienced management team.

How We Helped:

Valiant arranged a commercial property loan with a 30% deposit, structuring the repayments to align with the savings from eliminated rental payments. Included additional funds for fit-out and racking systems.

Outcome:

The \$875K commercial property loan enabled the purchase of a warehouse, eliminating rental costs and providing additional funds for fit-out and racking systems. This improved operational efficiency and supported the business's growth trajectory.

Product:

Commercial Property Loan

Loan Amount:

\$875K

Term:

15 years



Healthcare (Physiotherapy)

Client's Needs:

Expand a physiotherapy practice by adding new treatment rooms and hiring additional practitioners to meet growing patient demand.

Client Profile:

Established practice of 4 years, three full-time physiotherapists, strong recurring revenue, clean credit history, no existing loans.

How We Helped:

Valiant secured financing based on the clinic's consistent Medicare and private health insurance payments, enabling immediate renovation work while maintaining operational cash flow.

Outcome:

The \$120K working capital loan allowed the physiotherapy practice to expand by adding new treatment rooms and hiring additional practitioners. This met the growing patient demand and increased the clinic's revenue and service capacity.

Product:

Working Capital Loan

Loan Amount:

\$120K

Term:

3 years

Ready to Grow with Valiant?

Valiant's flexible funding solutions can support your business across a variety of industries. Reach out today to discover how we can guide you toward the best financial solution for your needs. Visit our website, call 1300 356 750, or email partners@valiant.finance.

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