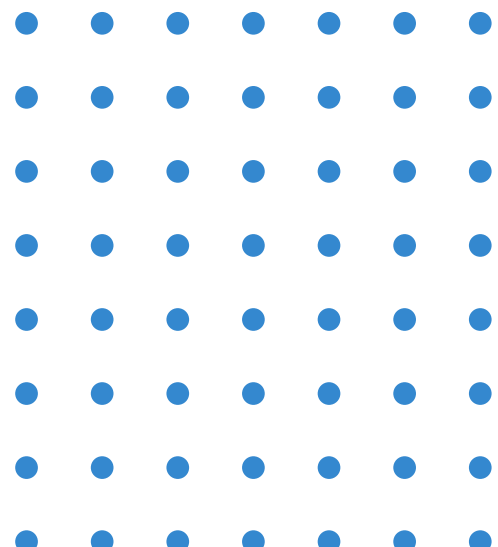




Partner guide to client funding

Your practical guide to spotting funding needs and securing the right solution



For many business owners, knowing when to seek funding (and which type) isn't straightforward. From working capital loans to debtor finance, property, and asset funding, the options are vast, requirements are complex, and time pressures make the process stressful. That's where you add real value.

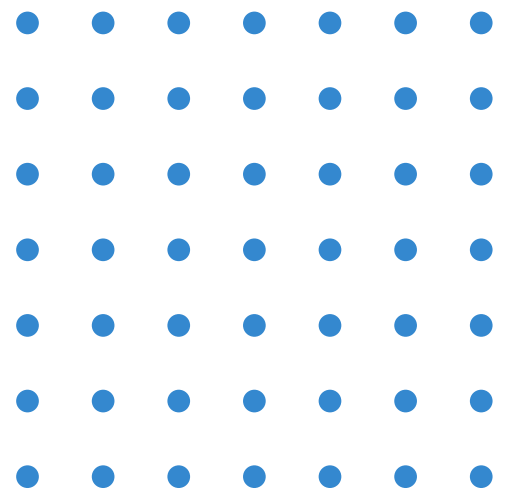
This guide helps you identify when a client might benefit from a commercial loan, match them with the best-suited solution, and capture the right information to speed up approvals.

Inside, you'll find:

- Telltale signs your client might need funding and which products suit best.
- Handy tips and red flags to help you avoid surprises down the track.
- Targeted questions to uncover requirements quickly.

Use it to structure conversations, capture key details upfront, and guide clients towards the funding option that fits, helping them secure capital quickly and smoothly.





Contents

Working capital loans	4
Invoice / Debtor finance	6
Asset finance	8
Commercial property purchase / Refinance	10
Development finance.....	12
Business acquisition	14
Rent roll financing	16
How Valiant's partner program works	18

Working Capital Loans

Working capital loans are short-term facilities or overdrafts to support day-to-day business cash flow. Ideal for clients who need funds to cover operational expenses, payroll, or temporary gaps in revenue.

When clients might need it

Clients often need working capital support when they're trying to bridge gaps between income and outgoings or fund growth faster than their cash flow allows.

Common signs

Cash flow pressures

- Struggling to cover day-to-day expenses, like wages, rent, and utilities.
- Relying heavily on overdrafts or credit cards.
- Experiencing seasonal dips in revenue without enough buffer.

Inventory and working capital

- Dealing with longer supplier payment terms but shorter customer cycles.
- Needing liquidity to take advantage of bulk purchase discounts.
- Managing sudden spikes in orders that exceed normal capacity.

Business growth

- Hiring staff before revenue catches up.
- Expanding into a new location or service line before having reserves.
- Launching a marketing campaign that requires upfront investment.

Seasonal variations

- Stocking up ahead of busy seasons, like the holidays, EOFY, or harvest times.
- Needing to pay staff during holidays or quieter months.
- Planning marketing campaigns before seasonal demand spikes.

Key Questions to Ask Your Client

Loan requirements

- What loan amount and term is your client seeking?
- How quickly do they need funds, and why?
- What's the planned use of funds, and do they expect to repay early?

Business overview

- Can your client describe their business operations, including major expenses, revenue sources, and day-to-day cash flow?
- How many directors are in the business?
- How long has the business been trading?
- What has been the average monthly revenue over the past 12 months?

Financial position and obligations

- Are there any existing working capital loan commitments, including repayments, exit dates, conduct, and balances?
- Does your client own property, and is the loan-to-value ratio under 80%?
- Do they have any ATO debt, and if so, is there a repayment plan in place?

Lending history

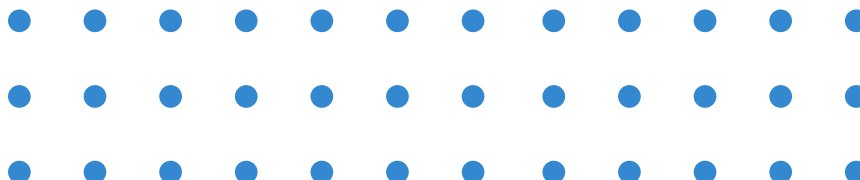
- Has your client applied with other lenders in the past 90 days, and what was the outcome?



Pro tip: Urgency helps us match your clients with the right lender and product.



Red flags: Undisclosed ATO debt, repeated declines, and unverifiable revenue.



Invoice / Debtor Finance

Often used by businesses invoicing on terms of 30/60/90 days, invoice or debtor finance helps clients access money before receiving customer payments.

When clients might need it

Clients may need debtor finance if they're consistently waiting to be paid while needing to cover payroll, supplier bills, or rent. In short, if their money is tied up in invoices and slowing their ability to operate or grow, debtor finance can unlock funds faster.

Common signs

Cash flow gaps

- Delayed payments from customers creating temporary shortfalls.
- Clients struggling to cover operational expenses while waiting for invoices to be paid.
- Reliance on overdrafts or personal funds to meet day-to-day costs.

Industry-specific payment challenges

- Clients with customers who regularly pay on long terms.
- Industries with seasonal payment cycles that delay cash inflows.
- Concentration risk, with a large portion of revenue tied up in a few customers' invoices.

Rapid growth

- High sales volume but limited cash on hand due to outstanding invoices.
- Difficulty funding additional staff, inventory, or equipment despite strong sales.
- Growth opportunities and expansion plans hampered by slow invoice payments.

Key Questions to Ask Your Client

Loan requirements

- What loan amount and term is your client seeking?
- How quickly do they need funds, and why?
- What's the planned use of funds, and do they expect to repay early?

Business overview

- Can your client describe their business operations, including major expenses, revenue sources, and day-to-day cash flow?
- How many directors are in the business?
- How long has the business been trading?
- What has been the average monthly revenue over the past 12 months?

Financial position and obligations

- Are there any existing working capital loan commitments, including repayments, exit dates, conduct, and balances?
- Does your client own property, and is the loan-to-value ratio under 80%?
- Do they have any ATO debt, and if so, is there a repayment plan in place?

Debtors and cash flow management

- Who are the debtors, and what are the invoice terms?
- What accounting software does your client use (for instance, Xero or MYOB)?

Lending history

- Has your client applied with other lenders in the past 90 days, and what was the outcome?



Pro tip: Ask for debtor quality. Big-name clients = stronger case.



Red flags: Overly concentrated debtors and a history of unpaid invoices.

Asset Finance

Asset finance helps clients access vehicles, machinery, or equipment for their business, spreading the cost over time and keeping cash flow free for other priorities.

When clients might need it

Clients may need asset finance if they're expanding operations, replacing critical equipment, or investing in revenue-generating vehicles or machinery without tying up capital upfront.

Common signs

Equipment replacement or upgrades

- Existing machinery or vehicles are old, inefficient, or breaking down.
- Equipment downtime is impacting productivity or revenue.
- Upgrading to more advanced machinery could improve output.

Revenue-generating investments

- Needing vehicles or equipment that directly contribute to sales.
- Opportunity to take on large orders or contracts but lack the necessary equipment.
- Wanting to invest in technology without draining cash reserves.

Rapid growth

- Planning to open a new location.
- Launching a new product line that requires specialised equipment.
- Hiring staff that need vehicles or tools to perform their roles.

Key Questions to Ask Your Client

Asset details

- What's the asset being purchased (make, model, and year)?
- Will the asset be purchased from a dealer or through a private sale?
- What is the agreed purchase price?

Business background

- What's the trading history of the business, and is it GST-registered?
- In which industry does your client operate?

Financial position and obligations

- Are there any existing loans, and if so, what are the details regarding balances, repayments, and lenders?
- Does your client own property or other assets that could provide backing?
- Has the business experienced any prior credit issues?
- Does the business have any ATO debt?

Documentation

- Which supporting documents are available, such as invoices or contracts?



Pro tip: Clarify whether the asset is essential to operations.



Red flags: Over-financing, high ATO debt, and poor repayment history.

Commercial Property Purchase / Refinance

Commercial property loans help clients purchase or refinance commercial real estate, whether for investment or business operations. Includes both traditional and low-doc lending options.

When clients might need it

Clients might need commercial property finance when considering property as part of their growth or investment strategy, whether that's by buying new premises, refinancing existing property loans, or investing in commercial real estate.

Common signs

Expansion or relocation

- Planning to buy new premises to accommodate growth.
- Looking to move to a larger or better-located property.
- Need for facilities that support extra staff, production, or services.

Refinancing or restructuring

- Existing commercial property loans have high interest rates or unfavourable terms.
- Wanting to consolidate debt or release equity for other priorities.
- The current property loan is nearing maturity and needs renewal or renegotiation.

Investment opportunity

- Considering purchasing commercial real estate as a long-term investment.
- Looking to diversify business assets.

Key Questions to Ask Your Client

Transaction details

- Is the transaction a purchase or a refinance?
- What loan amount is being sought, and what are the details of the current rate and lender?

Borrower profile

- What are your client's details, including name, age, residency, and occupation?
- If they're self-employed, how long has the business been trading?

Property security

- Is there additional property security available, and what are the ownership, value, and debt owing?
- Are development approvals in place?

Income verification

- What method of income verification is being used: full doc, lease doc, low doc, or no doc?



Pro tip: Always clarify if the property is for investment or business use.



Red flags: No-doc applications without a strong repayment plan.

Development finance

Development finance provides staged funding for construction, development, or renovation projects. It often requires council or lender approvals, with structured repayment tied to key project milestones.

When clients might need it

Clients may need development finance if they've secured land and approvals but lack the upfront capital to progress projects, whether that's to build, renovate, or develop property.

Common signs

Major construction or expansion plans

- Looking to build new premises, warehouses, or factories.
- Renovating or redeveloping existing sites.
- Adding large-scale extensions to current facilities.

Growth or investment opportunities

- Increasing property value through renovations or subdivisions.
- Leveraging funding to free up working capital for other business priorities.

Cash flow gaps during projects

- Facing large upfront costs but delayed revenue until project completion.
- Needing funds released in line with milestones.
- Struggling to cover materials, contractors, or council fees at each stage.

Key Questions to Ask Your Client

Project details

- What type of property is being built (for instance, units or commercial premises)?
- What's the planned use of the property (noting it must not be owner-occupied residential)?
- When is the project scheduled to start?
- What's the property address?

Financials

- What was the land purchase price, or what debt remains if the land is already owned?
- What are the estimated construction and consultant costs (minimum \$500k)?
- What is the estimated value of the property on completion?
- Are there any pre-sales in place?

Approvals and lenders

- Has development approval or planning consent been obtained?
- Have other lenders been approached for finance?

Income verification

- What's the preferred date and time for a call-back?



Pro tip: Pre-sales significantly strengthen the application.



Red flags: No approvals in place and unrealistic valuations.

Business acquisition

Business acquisition loans help clients purchase an existing business, either to operate themselves or as an investment. They can cover purchase costs and support the transition period.

When clients might need it

Clients may need acquisition finance if they're presented with the opportunity to buy a business with existing cash flow or if they're planning succession or retirement transitions.

Common signs

Experienced buyers looking to expand

- Clients with industry experience seeking ownership opportunities.
- Entrepreneurs wanting to grow their existing operations.

Strategic acquisitions

- Interest in purchasing competitors or complementary businesses.
- Acquisitions that strengthen your client's market position or expand their customer base.

Cash flow gaps during projects

- Retiring business owners offering structured transition plans.
- Sellers providing training or ongoing support to new owners.

Key Questions to Ask Your Client

Loan requirements

- What loan amount is required?
- How much of their own funds is your client contributing?

Borrower profile

- What are your client's details, including age, residency, and occupation?
- What is their self-employed history?
- Do they have relevant customer or industry experience?

Business details

- What type of business is being acquired, and what are the purchase price and loan amount?
- How long has the business been operating?
- Is the acquisition intended as an investment or for your client to run directly?
- Will the current owner remain involved during a transition period?
- What are the details of the business lease, including length and terms?

Financial position and planning

- What existing debts does your client have?
- Are business plans or cash flow forecasts available?
- Is property security available to support the loan?



Pro tip: A clear succession or transition plan is critical.



Red flags: No business plan and weak industry experience.

Rent roll financing

Rent roll financing helps clients acquire or expand a rent roll, helping them grow, diversify, and stabilise their property management income. It provides the funding needed to support these acquisitions and accelerate business growth.

When clients might need it

Clients may need rent roll finance if they're growing their property management business and want stable, recurring income.

Common signs

Acquisition opportunities • Real estate agencies presented with rent roll purchase opportunities. • Agencies looking to expand their client base quickly.	Income stability and diversification • Clients looking to stabilise or diversify income streams. • Wanting to increase recurring property management revenue. • Wanting to reduce reliance on transactional sales for income.
Valuation and investment strategy • Seeking to strengthen valuation through recurring revenue. • Preparing the business for eventual sale or merger. • Increasing appeal to investors or lenders.	Growth and scaling • Planning to increase market share in key suburbs or property segments. • Leveraging finance to speed up expansion without stretching working capital too thin.

Key Questions to Ask Your Client

Documentation and verification

- Is an information memorandum or a copy of the rent roll available?
- How long has the rent roll been operating?

Loan requirements

- What's the minimum funding required?
- What's the purchase price, and on what basis has the valuation been made?
- Is property security available to support the loan?
- Is your client willing to move transactional accounts if required?

Business and experience

- How long has your client's property management business been operating?
- How much experience do they have in managing rent rolls?
- How many properties are under management, and what is the asset mix and annual gross income?
- What is the rationale for acquiring this rent roll?



Pro tip: Highlight portfolio stability, diversified assets and locations increase lender appetite.



Red flags: Rent roll highly concentrated in one location or asset class.

How Valiant's partner program works

Our partner program helps you expand your offering, strengthen client relationships, and grow your business.

Here's how it works:

- **Identify client needs** – Spot opportunities where funding could support growth, manage cash flow, or cover short-term expenses.
- **Make the referral** – Share your client's details with us.
- **We do the heavy lifting** – Our funding specialists work directly with your client to find the right solution from our panel of lenders.
- **You get rewarded** – Earn commissions on every successful funding referral.

Why partner with us

- **Broaden your service offering** – Add value beyond your core business.
- **Strengthen relationships** – Support clients with practical solutions when they need them most.
- **Earn additional revenue** – Generate a new income stream through referrals.
- **Trusted process** – We handle all client conversations and paperwork, keeping you informed every step of the way.

Securing the right funding can be complex, but with this guide you have a clear structure for client conversations. By capturing the right information upfront, you'll not only speed up the approval process but also position yourself as a trusted advisor who adds real value.

At Valiant, we're here to make funding simple for you and your clients. With over 90 lenders on the panel, deep product expertise, and support at every stage of the funding journey, you'll always have the right backing. And if you ever have questions or need guidance on a deal, our team is only a call away.

Become a Valiant partner today

Email us at partners@valiant.finance

or

call **1300 356 750** to get started.