



EOFY COMMERCIAL FINANCE GUIDE

**Help your clients thrive this EOFY
(and boost your commission too)**

Why this matters

End of financial year is here, and it's crunch time for Australian business owners.

Clients are reviewing cash flow, planning purchases, and looking for fast, smart funding solutions. If you're not proactively reaching out, someone else will be.

I've created this guide to help you stay front-of-mind, add value to your clients, and drive extra revenue right when they need it most.

What's in the guide

01 Why EOFY is a peak season for business funding

02 Lay of the land: What SMEs are facing heading into FY27

03 Conversation starters: How to identify funding needs

04 Three ready-to-use email templates for May–June outreach

How this helps you

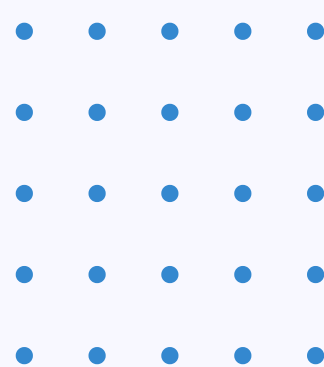
A Cement your position as your clients' trusted business finance adviser

B Protect and grow your revenue with new finance deals (and new commissions)

C Stay ahead of competitors, direct lenders, and other brokers flooding the market

D Ensure you're the first call for finance conversations

Why EOFY is a peak season for business funding



The lead-up to **30 June** is consistently the busiest period of the year for commercial finance, and for good reason. Businesses across every sector look to make strategic decisions before the financial year closes, driven by a combination of tax planning, supplier incentives, budget cycles, and cash flow pressures all converging at once.

The **biggest driver is tax**. Equipment, vehicles, and other depreciating assets purchased and installed before 30 June can be claimed in the current financial year, bringing forward valuable deductions rather than waiting another twelve months. Where instant asset write-off thresholds apply, the benefit is even more immediate, making EOFY a hard deadline rather than a soft one.

At the same time, **dealers and manufacturers** run their most **aggressive campaigns of the year**. Discounts, rebates, and bundled finance offers peak in May and June as suppliers work to clear stock and hit annual targets. For businesses that have had a strong year, this combination of tax efficiency and sharper pricing makes EOFY the natural moment to upgrade equipment, replace ageing assets, or invest in growth.

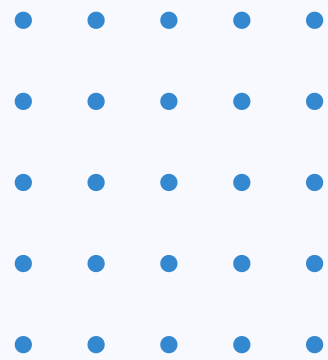
Working capital demand also climbs during this period. Tax liabilities, BAS obligations, superannuation payments (which are about to become more frequent), and bonus or commission payouts often fall due in the same window — at a time when many businesses are also funding stock build-ups, planning for the new financial year, or bridging seasonal cash flow gaps.

Solutions like business loans, lines of credit, invoice finance, and trade finance see strong demand from businesses looking to preserve cash reserves while still meeting their obligations and capitalising on opportunities.

The result is a **compressed window** where demand, supply incentives, and decision-making all converge. Approvals, settlements, and deliveries move quickly, and the businesses that plan ahead tend to secure the best outcomes. It's the time of year when self-employed clients are most actively looking for funding solutions, and where timely conversations can make a real difference.



Lay of the land



To help you understand what SMEs are facing at the moment, I've outlined 3 key things to keep in mind during your conversations:

1. Rates are up, but SME lending conditions have never been better

The RBA lifted the cash rate to 4.25% in May — its third increase this year — as inflation pressures persisted amid rising energy costs.

Despite this, SME lending conditions remain highly competitive. Non-bank and private credit lenders are actively competing, approval times are improving, and lending margins continue to tighten. The gap between SME and large-business lending rates is now near historic lows, giving SMEs more leverage than they've had in years.

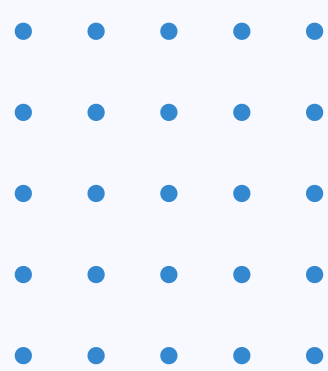
Tip: Most business owners feel the rate hikes but don't realise lender competition has shifted in their favour. A quick review of existing debt, cash flow facilities, or upcoming funding plans can uncover opportunities before competitors do.

2. ATO debt is at record highs and getting expensive to carry

ATO debt has climbed past \$100 billion, with small businesses making up the majority of outstanding balances. Enforcement activity has also intensified, with director penalty notices rising sharply and expanded ATO collection capacity.

At the same time, carrying ATO debt has become significantly more expensive. Since 1 July 2025, the general interest charge (GIC) is no longer tax-deductible, with rates sitting around 11% p.a. and compounding daily.

Tip: This is one of the strongest EOFY conversations you can have with clients. Refinancing ATO debt into a commercial facility can reduce costs, improve cash flow, and lower enforcement risk before the pressure escalates further.



3. Payday Super lands 1 July 2026 and cash flow will take a hit

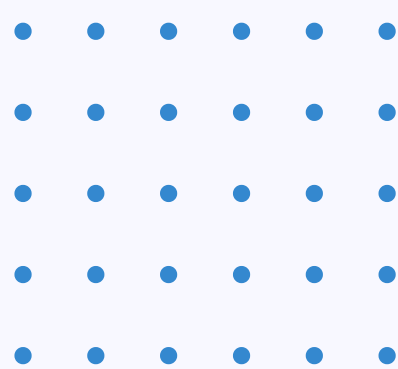
From 1 July 2026, employers must pay super at the same time as wages instead of quarterly. For many SMEs, this removes a working capital buffer they've relied on for years, particularly in cash flow-sensitive sectors like hospitality, retail, construction, and labour hire.

The impact will be most acute in July, when the final quarterly super payment overlaps with the first cycle of payday super. In a recent poll, 36% of SMEs say they may need funding support, while 31% expect to adjust cash flow [01].

Tip: Payday super will catch a lot of businesses off guard in July. Getting a line of credit or working capital buffer in place before June 30 can prevent short-term cash flow pressure from becoming a much bigger problem later.



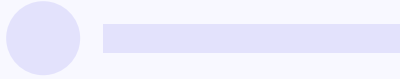
Conversation starters



When assessing a business for potential funding opportunities, we start by looking at their Assets, Cash flow, and Existing liabilities (ACE, for short).

Category	Prompts	Opportunity
Assets	<ul style="list-style-type: none">• “What assets do you have in the business?”• “How old are they? What’s their rough value?”• “Is there any finance outstanding, including balloon?”• “What would you upgrade or buy if money weren’t an issue?”	<ul style="list-style-type: none">• Flag assets ready to upgrade or replace ahead of tax time• Bring forward planned equipment or vehicle purchases leading into EOFY, take advantage of IAWO• Unlock equity in existing assets to access cheaper funding or optimise debt structure
Cash flow	<ul style="list-style-type: none">• “Is cash coming in frequently enough to meet expenses?”• “Are there any lumpy expenses coming up? Are you ready for Payday Super?”• “Are you expecting increased demand heading into EOFY?”• “Are there any opportunities on the horizon?”	<ul style="list-style-type: none">• Use funding as a buffer to meet increased demand• Leverage a line of credit for flexible access to working capital• Support growth opportunities where increased expenses create short-term cash flow strain
Existing liabilities	<ul style="list-style-type: none">• “Do you have any ATO debt?”• “What debts do you have through your business, what are the repayments?”• “Do you have any bank guarantees?”	<ul style="list-style-type: none">• Restructure existing debt to reduce repayments• Clear ATO debt and strengthen overall business stability• Finance bank guarantees to release working capital

Email 1: EOFY ready?



Suggested send date: May 19 – May 22

Segment list: All self-employed customers

Subject line: Need business finance before June 30?

Hi **[Name]**,

Hope you're well!

EOFY is approaching quickly, and if you're thinking about any business purchases or cash flow decisions before June 30, now's the time to get organised.

I can help you with a range of finance options, including:

- Asset finance for heavy machinery, specialist equipment, vehicles, trucks, and more
- Working capital solutions like business loans, lines of credit, invoice finance, and trade finance
- Commercial opportunities including debt restructuring and refinancing existing facilities

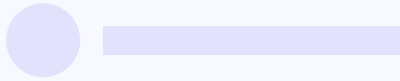
If you're looking to buy equipment or vehicles or need cash flow assistance ahead of EOFY, feel free to give me a call or shoot me an email. Happy to help however I can, or connect you with the right person if needed.

Best of luck and chat soon!

Kind regards,

[Your Name]

Email 2: Repayment reduction



Suggested send date: May 26 – May 29

Segment list: All self-employed customers

Subject line: Reduce your repayments before EOFY

Hi **[Name]**,

Hope you've been well!

As EOFY approaches, it's a good time to check in on your current finance structure and see if there are any opportunities to ease cash flow before June 30.

A few things to consider:

- **Reduce repayments:** We may be able to restructure existing finance (including ATO debt, equipment finance, or cash flow loans) to lower your repayments and ease cash flow pressure in June and July.
- **Get the best price on an asset:** Vehicles and assets are often discounted during EOFY clearance periods, as dealers look to move stock. I can help you get pre-approval now, and put you in a stronger position when opportunities arise.
- **Apply while lender appetite is strong:** Higher lender appetite at EOFY can improve approval strength and pricing outcomes.

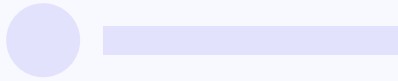
If any of this is relevant, it's worth getting onto it early, because June is when things tend to get busy and lender turnaround times can stretch.

Feel free to call or email me if you'd like to talk through your options!

Kind regards,

[Your Name]

Email 3: Application deadline



Suggested send date: June 1 – June 12

Segment list: All self-employed customers

Subject line: EOFY deadlines are approaching

Hi [Name],

As we head into the final stretch of EOFY, I wanted to flag a few things that may still be worth considering before June 30.

\$20k instant asset write-off

EOFY remains a key window for businesses planning vehicle or equipment purchases. If you're considering any asset upgrades, getting pre-approval sorted early can help you move quickly before June 30.

Payday super buffer

From 1 July, super will need to be paid every payday instead of quarterly, and many businesses will feel the working capital impact. Some of my self-employed clients are putting lines of credit in place now to help smooth the transition and protect cash flow. We can typically get this set up pretty quickly.

ATO debt restructure

With the GIC sitting around 11% and no longer tax-deductible, carrying ATO debt is genuinely more expensive than most commercial finance. If you've got an outstanding balance, it's worth at least running the numbers.

Application deadlines

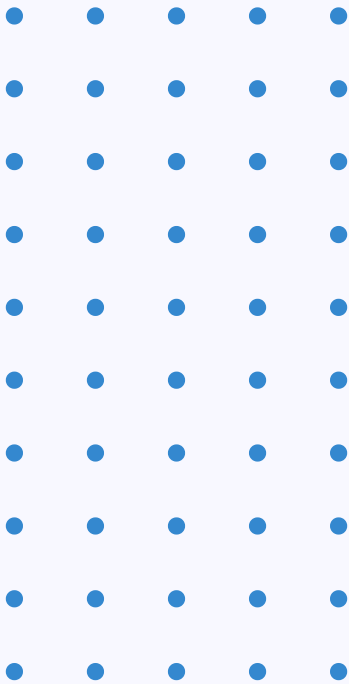
If you need business finance before tax time, it's best to apply early. June is typically when lender volumes increase, which can impact turnaround times.

Drop me an email if you'd like to chat further. Otherwise I'll be in touch in early FY27!

Kind regards,

[Your Name]

THANK YOU



Ready to put these insights to work? Contact us today to see how we can help.

 1300 356 750

 partners@valiant.finance

 valiantfinance.com

Reference links

1. Internal poll of Australian business owners conducted by Valiant Finance via eDM (104 respondents)

