



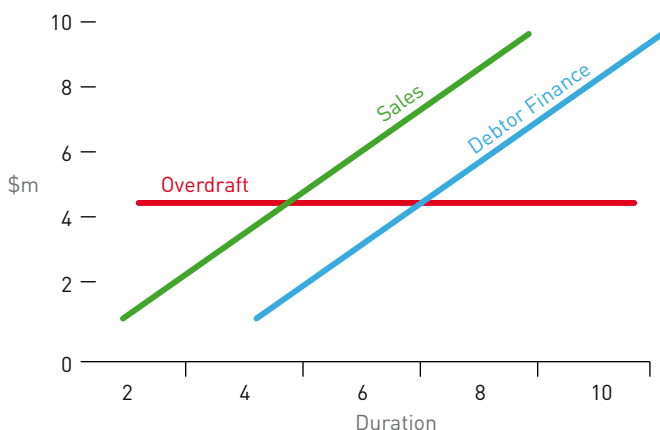
# Broker information

Partnering with Scottish Pacific Benchmark can help your clients to grow and you to grow with them.

## Why Debtor Finance?

- We will advance up to 80% of eligible trade debts with the balance available on payment by the debtor
- No capital repayments
- An alternative to the traditional overdraft that does not require bricks and mortar security
- A facility that grows as the business grows
- A stand alone facility.

## Debtor Finance vs. Overdraft



## When does a business need additional working capital?

- During substantial growth
- When it is fully borrowed against fixed assets
- To facilitate a management buyout or an acquisition
- To support a high labour expense which cannot be 'stretched'
- When normal bank overdrafts restrict funding.

*Much of our growth and success has been due to the excellent support we have received from the broker market, which is a key distribution channel for our product. We are always open to your ideas and keen to offer support and assistance to ventures that will promote both your business and that of Scottish Pacific Benchmark. If you would like further information or have any joint marketing ideas, please contact your local office.*

## What are our criteria?

- Tangible goods or services to repeat trade debtors on credit terms
- SME's in wholesaling, distribution, manufacturing or temporary labour hire with annual sales in the range of \$500k - \$50m
- Clean debts free of progress claims, contractual terms and penalties.

## Why Scottish Pacific Benchmark?

- Privately owned and operated – independent of the major banks
- Client focused – we are efficient, flexible and service orientated
- Specialists – our management team has more than 20 years experience in debtor finance
- Successful – we are the largest independent debtor finance business in Australia
- We offer a range of products including confidential invoice discounting, factoring with or without sales ledger and collections management
- Over 20 years in business
- We have 5 regional operations in Australia and New Zealand each with Managers empowered to make decisions.

## To find out how we can help just call us, or provide these details:

- Aged debtors summary
- Aged creditors summary
- Recent financial statements and management accounts (P/L & Balance Sheet)
- A brief history/description of the business



90% of all new business comes to us by referral, a clear endorsement of those in the know.

See reverse for local contacts or call

**1300 332 867**

[www.debtorfinance.com.au](http://www.debtorfinance.com.au)

"Our bank would only consider extending our overdraft if we put up property as security, whereas Scottish Pacific Benchmark offered us a flexible facility that grew with our trade invoices and allowed us to expand the business."



John Clark  
Clark Group

"They understood our business and the business we wanted to acquire and they offered us a facility that guaranteed our cash flow and allowed us to complete the purchase."



Hani Tadros  
Managing Director  
Ozdent

"They rescued me, us, the company, pure and simple. And now that we're booming, the banks are back offering us money!"



Graeme Raper,  
Exfoliators Pty Ltd

## Company Snapshots –



### The Credo Group

"Unfortunately, our bank did not understand our industry and made it very difficult to access funds as our business grew," Credo managing director and co-founder Tim Brady says. "We turned to Scottish Pacific Benchmark, which specialises in debtor finance...and was committed to developing a long term relationship and agreed to put in place a facility which meets the growth forecasts of our business." – Source: BRW magazine 'FAST 100'



### Inika Cosmetics

A growing Wollongong based cosmetic company could not obtain the cash flow security and flexibility it needed from the banks. Scottish Pacific Benchmark was able to provide a disclosed factoring facility that ensures flexible cash flow funding is maintained. The facility gives access to 80% of the value of trade invoices within 24 hours of invoicing. The business has grown from a staff of just two to more than 30. Stunning growth of 400% pa was recorded in the first two years and 150% in 2008/9.

## Office locations

### New South Wales

#### Sydney

Level 2, 50 Carrington Street  
Sydney NSW 2000  
Tel: (02) 9372 9999  
Fax: (02) 9372 9900

#### Newcastle

1/809 Hunter Street  
Newcastle NSW 2302  
Tel: (02) 4965 4736  
Fax: (02) 4969 8174

#### Wollongong

Suite 19A, 102 Princes Highway  
Unanderra NSW 2526  
Tel: (02) 4272 8743  
Fax: (02) 4272 8747

### Victoria

Level 2, 441 St Kilda Road  
Melbourne Vic 3004  
Tel: (03) 9820 1222  
Fax: (03) 9820 1322

### Queensland

Level 12A, 10 Market Street  
Brisbane Qld 4000  
Tel: (07) 3002 5252  
Fax: (07) 3002 5292

### Western Australia

10 Kings Park Road  
West Perth WA 6005  
Tel: (08) 9322 8684  
Fax: (08) 9322 8685

### South Australia

GPO Box 9969  
Adelaide SA 5001  
Tel: 1300 332 867  
Fax: (03) 9820 1322

### Auckland

Level 12, Quay Tower  
29 Customs Street West  
Auckland  
Tel: (09) 309 0701  
Fax: (09) 309 0771



scottish pacific  
benchmark

Scottish Pacific Benchmark is a registered business name of  
Scottish Pacific Business Finance Pty Ltd (ABN 79 008 636 388)  
and Benchmark Debtor Finance Pty Ltd (ABN 94 082 607 654)

your **funding** your **future** your **freedom**

[www.debtorfinance.com.au](http://www.debtorfinance.com.au)