

Why choose debtor finance for your business?

We understand you put everything on the line for the success of your business. That's why at Scottish Pacific Benchmark we go out of our way to help.

If your business needs an immediate boost in cash flow, or your existing cash flow facility no longer supports your business objectives, partnering with us could make a big difference.

Perhaps you have a business that seeks to take advantage of growth opportunities or are looking at expansion. It's likely the limitations of a traditional bank overdraft are holding you back.

A flexible debtor finance solution can change that quickly. Facilities are based on your outstanding debtors – you are simply provided rapid access to money that is already owed to you. Best of all the facility expands automatically as your business grows. You can relax knowing your business is funding itself.

At a glance

Debtor Finance vs. Traditional Bank Overdraft

Feature	Debtor Finance	Traditional Bank Overdraft
Flexible cash flow that automatically grows in line with your business	✓	✗
Simple finance application process with fast approval	✓	✗
Release property assets as security	✓	✗
Gives you fast access to your debtor's outstanding invoices	✓	✗

What are the advantages of a boosted cash flow?

There are many good reasons to choose a debtor finance solution, including:

- Growth – increase your sales and profit
- Flexibility
- Strong purchasing power
- No property assets needed as security
- Meet seasonal peaks in demand
- No need for costly settlement discounts
- Funding for new acquisitions/startups
- Replacing or reducing your overdraft
- Management/partnership buyouts.

Will debtor finance suit your business?

Debtor finance suits growing businesses with turnovers from \$500,000 to \$50million. Businesses that provide their products or services to other businesses on credit terms, including:

- Temporary labour hire
- Manufacturers
- Wholesalers
- Business services
- Transport companies.

How does it work?

You sell your outstanding invoices to Scottish Pacific Benchmark on an ongoing basis. We will pay you up to 80% of the value of approved invoices, usually within 24 hours. The balance is available when the invoices are paid, less our fees.*

Why choose Scottish Pacific Benchmark?

Scottish Pacific Benchmark is the largest independent debtor finance specialist in Australia. With more than 20 years experience, we have helped thousands of businesses through good and tough times with our proven business finance solutions. We are:

- Australia's leading specialist provider of cash flow solutions
- Independent from the banks
- Able to make quick decisions
- A national network of empowered professionals.
- Over 20 years in business
- This is our specialty, we don't do any other type of funding
- We have 5 regional operations in Australia and New Zealand each with Managers empowered to make decisions

* Terms and conditions apply



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