

Growing your business with the right kind of finance

IN ORDER TO grow successfully, businesses need to be able to take advantage of what are often irregular opportunities. Importantly, this means that businesses need ways to come up with funds to pursue growth without infringing on their ability to deal with their regular operations. Fortunately, alternative finance companies like Fifo Capital Newcastle are ideal for this kind of financing.

Using traditional financing options can often take weeks or even months before any funds are actually made available. Given that the windows of opportunity that business owners tend to be offered measure in days or a few weeks, this can become problematic. Additionally, facilities such as secured loans and overdrafts rely on a form of collateral (typically property). Astute investors and business owners will identify that using property as security for business lending is not only risky, the property cannot then be used to secure other forms of finance such as property investment loans which can be geared to maximise wealth growth.

Finance institutions like Fifo Capital Newcastle provide alternative forms of busi-

ness financing. Applications are typically processed in less than a day and there is often no need for collateral.

Fifo Capital Newcastle provides three particularly important financing tools that can be applied separately or together to provide the cash your business needs, when you need it. While each has unique uses on its own, they all provide the funds businesses need to operate as effectively as possible and to drive growth.

Supply chain finance

Supply chain finance allows you to pay outgoing supplier payments through a credit fund instead of with your own working capital. That fund can then be paid off later, effectively giving you more cash to work with in the near term. Supply chain finance is an ideal tool for ensuring supplier payments when cash flow isn't completely regular. It's just as effective for coming up with additional funds for growth purposes.

Invoice finance

Where supply chain finance works by deferring outgoing payments, invoice finance allows you to collect incoming revenues

early. Instead of waiting for a client to pay, you simply finance your outstanding invoice to realise most of its value up front. Unlike a loan, this allows businesses to effectively give themselves an advance on revenues that they have already earned.

Unsecured business loans

Unsecured business loans are an ideal solution when time is of the essence and invoice financing isn't enough to provide the funds needed. Unlike more traditional secured loans, this type of loan doesn't require collateral, and can be issued very quickly. This makes it possible for businesses to react to a growth opportunity immediately.

In managing their everyday affairs, businesses often find themselves in less-than-ideal situations. Dealing with unexpected costs, seasonal sales cycles, late client payments, or any number of other potential issues can make it difficult to pursue growth opportunities when they arise. By using these tools, business owners can ensure that they always have the cash on hand to take advantage at those critical moments.

Business Growing? Need Capital?

Turn your invoices into instant working capital

If your business is growing and you're not sure how to manage cash flows, don't panic.

Fifo Capital Newcastle can turn your current invoices into instant working capital allowing you to get on with business without the stress. We specialise in single invoice finance, whereby the moment you raise an invoice we'll pay you up to 80% of the invoice value immediately. It's like having C.O.D. terms with your customers when you need it.

Our difference

- Fund only what you need and only when you need
- No lock-in contracts or hidden fees
- Immediate online funds transfer
- Fast approval process
- No real estate security needed
- Deal direct with your funder

It's one of the fastest forms of working capital finance around – so, don't let a lack of working capital stop you from taking your business to the next level.

Call us today for a no-obligation consultation on **0432 866 132**



Backing your
business success

0432 866 132 or www.fifocapitalnewcastle.com.au