



 **FIFO CAPITAL**

Make your working capital work

**Better finance
for business.**

Supply Chain Finance | Trade Finance
Invoice Finance | Business Loans



Fast, flexible business finance

Get the funds you need,
when you need

Whether you're a small business, an ASX listed company, or something in between — we can help you maximise the potential of your businesses assets using our innovative, smart and easy to establish finance options.





Invoice finance lets you fast track your cash flow

When it comes to instant cash flow, invoice finance is a great option allowing you to turn one or more unpaid invoices into instant cash flow, letting you take control of when you are paid. Whether you need immediate funding to start a newly won contract, meet your ATO or other obligations, or simply need cash faster than what your customer is willing to pay then invoice finance can deliver.

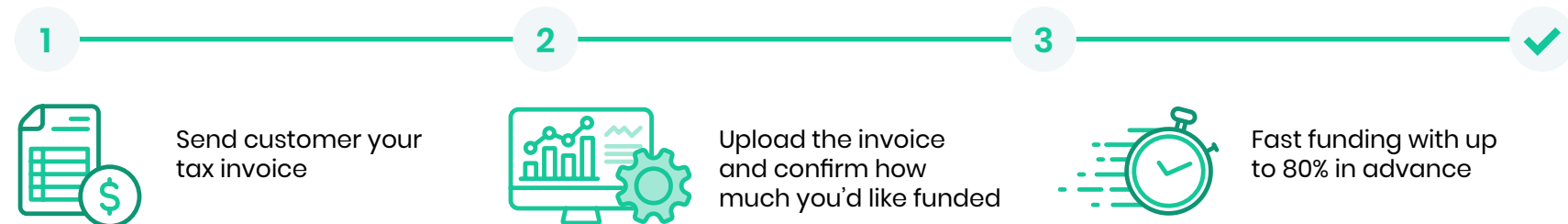
Suited to businesses that

- Deal with long customer payment terms
- Manage a seasonal sales cycle
- Have lean cash flow
- Prefer not to secure business finance with real estate
- Growing and can't access traditional lending options
- Have opportunities that need cash to get started
- Will benefit from earlier payments

What you need to know

- Easy, online application and fast approval
- Up to 80% invoice advances
- Flexible - no fixed contracts

How it works





Trade finance will keep your orders moving

Complementing our main invoice funding facility is Fifo Capital trade finance. Whether you're buying locally or overseas, our trade finance facility allows you the option of extending your supplier payment terms whilst paying them on time.

Imagine having domestic or overseas suppliers paid COD then not having to pay for up to 210 days – Fifo Capital trade finance provides you with the capital to do just that. It's one of the smartest ways of keeping up with all your customer orders.

Suited to businesses that

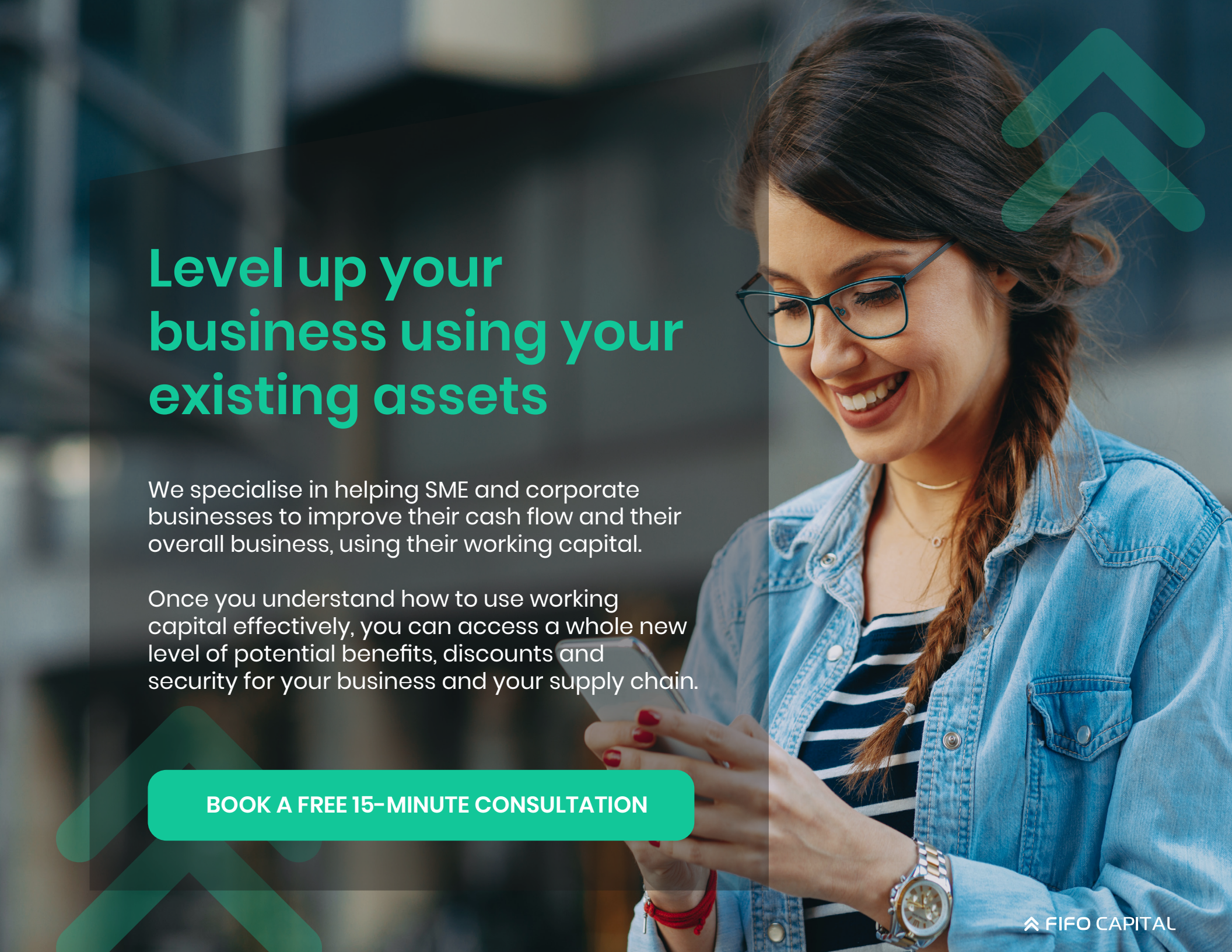
- Buy goods domestically or overseas
- Business operating for more than 6 months
- Active ABN or ACN
- More than \$40K per month or \$480K per annum turnover

What you need to know

- Pay before goods are shipped
- Extend your credit terms
- Simple supplier payment request
- Deposit payments
- No letters of credit requirement

How it works



A young woman with dark hair in a braid, wearing glasses and a denim jacket over a striped shirt, is smiling and looking at her smartphone. The background is a blurred outdoor setting. There are large, stylized green arrow graphics pointing upwards in the corners of the image.

Level up your business using your existing assets

We specialise in helping SME and corporate businesses to improve their cash flow and their overall business, using their working capital.

Once you understand how to use working capital effectively, you can access a whole new level of potential benefits, discounts and security for your business and your supply chain.

[BOOK A FREE 15-MINUTE CONSULTATION](#)

Supply chain finance lets you pay suppliers early and improve your bottom line

Supply chain finance is a unique facility whereby you can save thousands of dollars off your accounts payable year in, year out. At no cost, you can offer early invoice payments to select suppliers at the same time reducing the amount payable.

Integrated with our other working capital facilities, our supply chain finance is not a loan, instead it's a genuine off-balance sheet option which complements other forms of finance your business maybe using.

What's in it for you?

- Increase gross margin & EBITDA
- Extended credit terms up to 120 days
- Improve financial health and supply chain
- No borrowing
- Off balance sheet
- Reduce payables by up to 9.75% pa

What's in it for your suppliers?

- Improve cash flow
- Access early payment on demand
- Online invoice portal enabled
- Non-recourse, non-debt cash payments
- Risk free
- Improved relationship with their customer
- Use when they want or need



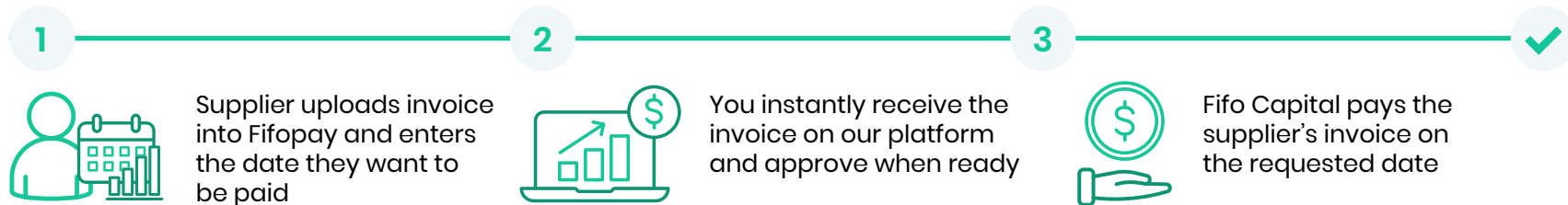
Suited to businesses that

- Turn over \$40K+ per month or \$1M+ per annum
- Have been operating for more than 2 years
- Use suppliers with COD or short payment terms
- Would like to negotiate better supplier terms
- Would like to free up working capital
- Earn additional revenue and improve bottom-line at no cost
- Need a robust supply chain

What you need to know

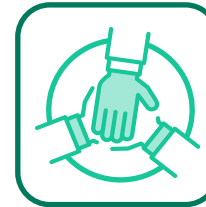
- 120 day payment terms with suppliers
- Rebate option
- On-shore, off-shore suppliers
- Integrates with other facilities

How it works





Invoice Finance



Trade Finance



Supply Chain Finance

Receivables Finance

Accelerate invoice payments	●		
De-risk late payments	●		
Maximise cash flow	●		

Increased customer credit terms

Reduce risk when offering new customer credit terms	●		●
Better manage customers with extended credit terms	●		●
Offer better terms to new or existing customers	●		●

Payable finance

Extend credit terms with suppliers		●	●
Zero balance sheet loans			●
Maximise supplier discounts		●	●
Pay COD suppliers and extend your terms		●	●
Better manage deposits		●	

Import finance

Extend credit terms with overseas suppliers		●	●
Pay before goods are shipped/at point of shipment		●	
Reduce risk of upfront payments		●	



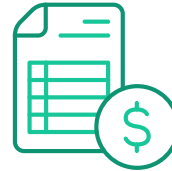
A better way to manage your business finances

Our range of finance facilities are designed to complement each other – seamlessly integrating to deliver your business a complete cash flow and working capital solution.

Working capital solutions



Solving your finance needs



Take control of your accounts receivable



Your business



Take control of your accounts payable



Simplify managing cash flow



Simplify managing supplier payments



Business loans

Need funding, fast?

Fifo Capital provides short-term business loans up to \$350K available with terms from 3-18 months.

Coupled with our other finance solutions, this is a powerful way to easily access additional funds to top up or supplement your existing finance and make the most of a rapid business growth phase.

Features & Benefits

- Simple, straightforward process with fast approval
- Maximise your cash flow
- Use your business as the security, not your personal assets, where possible
- 100% advance



Award-winning business finance



Best Business Loans
WINNER



Best Trade Finance
WINNER



Best Customer Service
RUNNER-UP

 **FIFO CAPITAL**

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