

^ FIFO CAPITAL

Our products

Trade Finance

- » Up to 210 days trade terms
- » Revolving payables facility \$100K to \$2M
- » 100% advance on supplier invoices
- » International and domestic purchases
- » Covers pre-shipment payments
- » Confidential financing options available

Invoice Finance

Supported by our network of Business Partners.

- » Up to 80% invoice advance
- » Single or multiple invoices
- » Advance amounts from \$10,000
- » No lock-in contracts

Business Loans

- » Loans up to \$350,000
- » 100% advance
- » Principal & interest or interest only options
- » Revolving/redraw capability
- » 3 to 18 month terms
- » Secured against business assets

Powered by ^ FIFOPAY

Our platform that optimises invoice management and repayments.

- » Manage your facilities in one place
- » Get your invoices paid faster
- » +14 accounting integrations
- » Client reporting

Client suitability

Eligibility criteria

- ✓ Active ABN or ACN
- ✓ Operating 12+ months
- ✓ \$750k+ turnover p.a. (for Trade Finance and Business Loans)
- ✓ \$10k+ monthly turnover (for Invoice Finance)

Security requirements

Fifo Capital require the following two as a minimum:

- Personal Guarantee & Indemnity
- General Security Agreement

Typical industries we support

- ✓ Import-Export
- ✓ Manufacturing
- ✓ Wholesale
- ✓ Transport & Logistics
- ✓ Retail

Financials

- P+L & balance sheet
- Aged Debtors and Creditors ledgers
- ATO Integrated Client Account Statement
- Director Asset and Liability Statement

Benefits of Fifo Capital's solutions

	Trade Finance	Invoice Finance	Business Loans
Payables			
Extend credit terms with suppliers	Y		
Pay before goods are shipped/at point of shipment	Y		
Maximise supplier discounts	Y		
Pay COD suppliers and extend your terms	Y		
Better manage deposits and reduce the risks with upfront payments	Y		
Receivables			
Accelerate invoice payments		Y	
De-risk late payments		Y	
Better manage customers with extended credit terms		Y	
Offer better terms to new or existing customers		Y	
Working Capital			
Fast injection of funds into your business	Y	Y	Y
Invest in growth	Y	Y	Y
Any business expense	Y		Y
Short term finance needed			Y