



Elevate Funding: Product Information Sheet

Cash Now, Collect Later

At Elevate Funding, we see beyond the numbers on an invoice. We see the ambition, the potential, and the dreams of Australian business owners. Our mission is to unlock that potential by transforming unpaid invoices into a powerful, **on-demand** source of working capital. We provide a business overdraft-style facility that is not just about funding—it's about providing the financial runway for your clients to seize growth opportunities, navigate challenges with confidence, and achieve their long-term goals. When you partner with us, you're not just arranging finance; you're helping to *Elevate* your clients' businesses to new heights.

Our Solution: Full-Service Invoice Finance

Our core offering is a **Full-Service Invoice Finance** facility, designed for simplicity, speed, and power. This is a confidential service where we become a seamless extension of your client's business, professionally managing their receivables while they maintain the relationship with their customers.

How It Works:

- **Cash Now:** Your clients can access up to **90% of the value of their approved invoices** upfront, within the same day of completing the simple setup process. This immediate cash injection can be used for any business purpose – from paying suppliers and staff to investing in new equipment or inventory.
- **Collect Later:** Your client retains control over collecting payments from their debtors, which helps preserve and strengthen valuable customer relationships – an essential asset for long-term business success.
- **Available Balance:** The available balance your client can access is dynamic and depends on the quality and concentration of debtors involved. Higher-quality debtors and a well-diversified debtor book mean greater availability. The remaining portion is released to the client, less our transparent fees, as soon as their customer pays the invoice in full.

Pre-Qualification Requirements

- Annual turnover of greater than **\$1,000,000**
- Up-to-date financials
- Using an accounting package such as **Xero, MYOB, Reckon**, and others



The Ideal Elevate Funding Client

While we are flexible, our facility is designed to deliver maximum value to businesses that are poised for growth.

- **Client Profile:** We partner with Australian businesses with an annual turnover typically greater than **\$1,000,000**.
- **Debtor Quality: Any debtor is okay.** We understand that business comes in all shapes and sizes. However, clients with a diverse book of receivables or those who supply to higher-quality debtors (such as large corporations or government entities) will naturally benefit from more favorable terms, such as a higher available balance and faster access to funds.
- **Ambition:** Our ideal client is looking for more than just a loan. They are seeking a long-term financial partner to help them manage their working capital efficiently and fuel their growth ambitions.
- **Credit score is not a dealbreaker:** At Elevate Funding, we understand that a credit score doesn't tell the whole story. That's why we focus on the strength of your receivables and the quality of your business operations—not just your credit history. If your business is generating invoices and has solid financials, you could access funding even if your credit score isn't perfect. We're here to support growth, not penalise the past.

Optional Add-On Products: For clients using our Invoice Finance Facility, we offer **amortising Business Loans** and **Asset Finance** as complementary solutions. These products can be added to support broader funding needs such as equipment purchases or structured repayments for growth initiatives.

Fee Structure

Our pricing is designed to be transparent and aligned with your client's success.

Fee Component	Description
Interest Rate	An interest rate is applied to the funds drawn down. This is calculated based on a wholesale rate plus a margin. The margin is competitively priced and influenced by a variety of factors, including client industry, debtor quality, and facility size. Margins can be as low as a few percent for top-tier clients.
Management Fee	A small, simple processing fee is charged per invoice.
Line Fee	A simple line fee is charged on the undrawn balance of the facility. This nominal fee ensures that a significant line of credit is always available to your client when they need it.



Fee Component	Description
Establishment Fee	A one-time establishment fee of 2% of the approved facility limit is charged upon setup.

The Broker Partnership: Simple, Rewarding, and Long-Term

We view our brokers as essential partners in our success. Our process is designed to be straightforward, allowing you to deliver a powerful solution to your clients with minimal friction.

The Process: From Introduction to Funding

- 1 **Introduction:** You identify a client who needs to unlock the cash tied up in their receivables and introduce them to Elevate Funding.
- 2 **Simple Application:** You provide us with the necessary information (as outlined in our checklist below). Our system's direct link to the client's accounting software (Xero, MYOB, etc.) makes this process incredibly fast.
- 3 **Fast Turnaround:** Once we have the complete information, our team works quickly to approve the facility. Your client can have **access to funds within days**.
- 4 **Hassle-Free for You:** After the initial introduction and document submission, your job is done. We manage the ongoing relationship directly with the client, providing them with long-term, hassle-free finance.

The Technology: Effortless Financial Management

We have invested in a state-of-the-art online portal that makes managing the facility incredibly simple for your clients.

- **One-Click Upload:** Clients can link their accounting software (like Xero or MYOB) directly to our platform. With a single click, our system "hoovers up" their latest financials and invoices.
- **Real-Time Balance:** The portal instantly calculates and displays how much funding they can access *right now*.
- **On-Demand Drawdowns:** The client simply requests the funds they need through the portal, and the cash is transferred to their account. It's a true 24/7, on-demand working capital solution.