



BRIDGEPLUS: SHORT-TERM FUNDING FOR IMMEDIATE NEEDS BUSINESS

Hermes has a number of innovative capital solutions to help your client stay afloat and in control in times of turbulence. Does your client have an urgent funding requirement, and the right assets to support the funding? Sometimes the “right assets” means any combination of unencumbered plant and equipment and/ or third real property. Our BridgePlus solution is a fully secured short-term loans for SMEs that need immediate bridging finance.

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BridgePlus is a short-term secured loan facility designed to give businesses access to capital whilst they wait for a property sale to complete, an equity injection, settlement of a larger funding facility, or to give them breathing space to sell down surplus assets from their fleet. With flexible repayment terms, businesses can access capital without long-term financial commitments.

Who is it for?

- SMEs that have an urgent funding requirement and a bright future, but with a credit history and historical financials that don't tell the full story.

How it Works

- Hermes provides a short-term loan backed by eligible assets.
- Loan terms range from 3 to 6 months, with structured repayment options – including capitalised interest, interest only and other tailored options.
- Repayment occurs through business cash flow, asset sales, or refinancing into a long-term facility.

Why Choose This Solution?

- Fast approval and funding – funds available in as little as 48 hours.
- Short-term, fully secured facility – no long-term financial commitments.
- Bridges cash flow gaps – provides liquidity until long-term funding is secured.
- Supports business transitions – ideal for acquisitions, restructures, and refinancing.

Security & Collateral

- Secured against eligible business assets – including property on a first or second mortgage basis and / or unencumbered plant and equipment.

Typical Use Cases

- Capital injection pending sale of property, sell down of business assets, business sale or the sell down of a fleet.
- Covering operational costs while awaiting longer-term financing.
- Refinancing existing debt under more favourable short-term conditions.
- Managing business restructuring or turnaround situations.

A Stand-Alone Solution, or in Combination?

- As a stand-alone solution: Ideal for businesses needing urgent short-term funding with a clear exit strategy.
- In combination with other products:
 - Can be paired with Capital Maximiser to transition from short-term funding to structured term debt.
 - Works well with Invoice Finance for businesses that have ongoing working capital needs as well as short term bridging needs.

WHY HERMES?

Flexible exit strategies: repayment plans aligned with business needs.

Broker-first approach: flexible structures designed to support brokers and their clients.

Tailored funding structures: customised lending solutions that match business needs.

Expertise in special situations funding: we understand the unique challenges SMEs face when cash flow is under pressure.

Speed and flexibility: with a lean management structure made up of experts with years of experience, funding solutions can be tailored to your needs, and a term sheet provided within 24 hours.

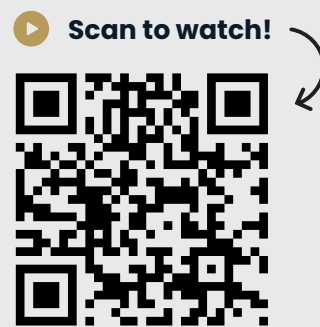
Commercial approach to credit: as a managed fund with a unique capital structure of its own, Hermes is not constrained in the way banks and other credit providers are, allowing a pragmatic approach to structuring and approving credit facilities.

HOW TO APPLY?

1. Submit an enquiry online or speak to a Hermes Capital specialist.
2. Provide asset details and business financials.
3. Get approved and receive funding in as little as 48 hours.

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To illustrate our approach, we've included a brief case study below.



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Case Study: BridgePlus Loan Enables Aircraft Upgrade Without Disruption

It's a common misconception that bridging finance is only available for property transactions. In reality, when structured well, bridging solutions can unlock opportunities across a range of asset classes. And that's exactly what happened for a primary production business in regional Queensland.

The business operated across three rural holdings and relied on aircraft to travel between them. When the owner had the opportunity to upgrade from a turbo prop to a jet, they needed to act quickly. The jet was priced at \$3.5M, and while the existing aircraft was expected to sell for \$1.5M, that sale would take six months.

The current bank dismissed the upgrade as an indulgence. A new bank was interested but only as part of a full refinance, also six months away. That's when the broker turned to Hermes.


We structured a BridgePlus facility that was secured by both aircraft. The facility bridged the funding gap between the purchase of the jet and the sale of the turbo prop, and it also provided time for the refinance to complete. The loan was interest-only for six months. And Hermes extended the term without drama when the refinance took a little longer than expected. With aircraft valued and documentation finalised quickly, the facility settled with time to spare.


The client took delivery of the jet, completed the sale of the old aircraft, and finalised the refinance, all without pressure, disruption, or compromise. BridgePlus: Bridging finance that goes beyond property – structured for real business needs.

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