



# CAPITAL MAXIMISER: UNLOCK MAXIMUM VALUE FROM YOUR ASSETS

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 a debtors ledger, unencumbered plant and equipment and/ or third party real property. Our Capital Maximiser solution combines invoice finance with term debt, providing businesses with a flexible and structured approach to maximising available capital.



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Capital Maximiser is a hybrid funding solution that integrates invoice finance with a term loan. It provides businesses with both immediate working capital from their receivables and structured term debt to support medium-term financial needs.

## Who is it for?

- SMEs that have a bright future, but with a credit history and historical financials that don't tell the full story.
- SMEs with capital raising objectives that can't be met just funding debtors, unencumbered equipment, or against business or third party real property alone.
- SMEs needing both short-term working capital and longer-term structured finance.
- Companies looking to stabilise cash flow while funding growth or restructuring.

## How it Works

- Submit invoices for funding under invoice finance.
- Secure a term loan backed by eligible business assets.
- Access a combination of revolving and structured debt to support both immediate and strategic funding needs.

## Why Choose This Solution?

- Flexible funding – combines invoice finance and term debt in one solution.
- Optimised cash flow – immediate access to working capital for ongoing growth, while securing structured funding to deal with immediate challenges of the business.
- No unnecessary restrictions – funding tailored to specific business needs.
- Supports expansion and restructuring – funding solutions that adapt as business needs evolve.

## Security & Collateral

- Invoice finance secured against outstanding receivables.
- Term debt secured against business assets (equipment, property, or other unencumbered assets) and/ or real property on a first or second mortgage basis.

## Typical Use Cases

- Supporting business restructuring – including through VA, DoCA, or informal restructuring – with immediate and long-term capital.
- Funding strategic acquisitions of other businesses, plant and equipment or expansions.
- Managing seasonal fluctuations while maintaining working capital reserves.
- Refinancing existing debt under a more structured facility and understanding lender.

## A Stand-Alone Solution, or in Combination?

- As a stand-alone solution: Ideal for businesses requiring a mix of flexible working capital and structured term debt.
- In combination with other products:
  - Can be paired with Hermes Tradeline a when you need to pay suppliers ahead of being able to invoice your customers.
  - Works well with BridgePlus for businesses needing a short-term funding bridge before transitioning to a longer-term solution. For example when selling down a fleet or property as part of a business restructure or to bridge an equity injection.

## WHY HERMES?

**Competitive and transparent pricing:** no hidden fees, clear and fair terms.

**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 invoice details and asset information.
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.



[youtu.be/SJGdqvNv33s](https://youtu.be/SJGdqvNv33s)

## Case Study:

**A civil contracting business in regional NSW, turning over \$8M annually, hit a financial roadblock in FY24. Despite being an established earthworks business with a strong pipeline of subdivision projects, it was thrown off course by a key contractor's insolvency and a string of weather-related disruptions. The fallout? A major ATO liability and one of the group entities entering insolvency.**

The business returned to profitability and secured contracts, projecting \$15M turnover in the year ahead—but its recent history made it a non-starter for traditional lenders.

That's when the broker brought the deal to Hermes.

Hermes structured a Capital Maximiser combining:

- A \$1M term debt facility to settle ATO arrears, and
- A \$500K Hermes Tradeline to maintain supplier payments and working capital flexibility.

The facility was secured by a mix of unencumbered transport vehicles and yellow goods, along with a second mortgage over the client's premises. From first application to approval and documentation, the deal was ready to be settled within a week.

The result? The client secured favourable ATO settlement terms (including interest remission) and now has the runway to keep up with growing demand—even as some suppliers restricted terms due to their trading history.

One facility. Two solutions. A business back on track.

## CONTACT HERMES



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