



# INVOICE FINANCE: UNLOCK YOUR CASH FLOW

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? Where the “right assets” is a debtors ledger, our Invoice Finance solution provides immediate working capital, allowing businesses to maintain operations and seize growth opportunities without waiting for customer payments.



# INVOICE FINANCE

## UNLOCK YOUR CASH FLOW

Invoice Finance provides fast access to working capital by unlocking funds tied up in unpaid invoices. Instead of waiting for customers to pay, businesses can receive immediate cash flow to cover expenses, pay suppliers, or invest in growth.

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### 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 that need cash flow to manage day-to-day operations.
- Businesses that invoice other businesses (B2B) with trade terms.
- Companies that don't qualify for bank or institutional finance or need faster funding than traditional lenders provide.

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### How it Works

- Submit invoices to Hermes Capital for funding.
- Receive up to 80% of the invoice value within 24 hours
- You receive the balance less a small fee after your customer pays.
- Draw up to 80% of your outstanding invoices up to 90 days at settlement.

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### Why Choose This Solution?

- Fast access to cash – no waiting for customers paying on stretched payment terms.
- Unlock your invoices – when your other assets are tied up by the bank.
- Improves cash flow – ensures operational stability and growth.
- Flexible limits – funding grows with your business.
- Confidential option available – customers remain unaware of financing (for approved clients).

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### Security & Collateral

- Secured against outstanding invoices.
  - Property security not required in most cases.
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## Typical Use Cases

- Paying out the ATO – in full or as part of a repayment plan.
- Covering supplier payments while waiting for customer payments – keep within terms to ensure supply as you grow.
- Funding business expansion or taking on larger contracts/
- Managing seasonal cash flow fluctuations.
- Avoiding reliance on expensive short term funding, the ATO and other creditors.

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

- As a stand-alone solution: Perfect for businesses that need ongoing working capital.
  - In combination with other Hermes facilities:
    - Combine a Hermes Invoice Finance Facility with a Hermes TermPlus facility to refinance the bank or ATO, or to buy equipment to grow the business to leave your cash flow strong.
    - Combine a Hermes Invoice Finance Facility with a Hermes Tradeline when you need to pay suppliers ahead of being able to invoice your customers.
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## WHY HERMES?

### **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.

**Broker-friendly approach:** we work collaboratively (and almost exclusively) with brokers to provide the most effective outcomes for their clients.

**Transparent and competitive terms:** clear, fair pricing with no hidden fees.

## HOW TO APPLY?

1. Submit an enquiry online or speak to a Hermes Capital specialist.
2. Provide basic financials and invoice details.
3. Receive an indicative term sheet in under 24 hours – settlement can be as soon as 5 days after that.

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

## Case Study: Turning a Dysfunctional Funding Relationship into a Fresh Start

A Melbourne-based steel wholesaler, turning over \$9M annually, was supplying into the residential construction sector, but cash flow wasn't the only thing under pressure.

The business had an existing invoice finance facility with another lender, but the relationship had broken down. The facility included debtor management services, but the ledger was in poor shape, and both sides were pointing fingers. Whether it was poor internal processes or inadequate oversight from the funder, the result was the same: a working capital solution that wasn't working. That's when the client's finance broker stepped in.

They quickly identified two critical issues: firstly, the client needed tighter internal controls around collections. Secondly, they need to arrange credit insurance given that the ledger compromised residential builders. And thirdly, they needed a funder they could trust to move forward with. The broker brought in a virtual CFO, someone they had collaborated with successfully in the past. The broker was also able to introduce a credit insurance specialist. With those pieces in place, they introduced the client to Hermes for the funding.

Hermes reviewed the situation and worked closely with the incoming CFO to assess the plan for re-establishing control over the debtor ledger. Confident in the new oversight and potential of the business, and the de-risking of the ledger with credit insurance, Hermes structured a new invoice finance facility with a limit of \$2M and negotiated a smooth payout with the outgoing funder. The outcome? The client finally had a clean slate, stronger internal systems, a supportive funding partner, and a platform to grow. Sometimes, the right solution isn't just the funding; it's the team around it. And that's what made the difference here.

▶ Scan to watch!



[youtu.be/U9rQs2oSYes](https://youtu.be/U9rQs2oSYes)

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