



HERMESCAPITAL.COM.AU



TRADELINE: FLEXIBLE WORKING CAPITAL FOR YOUR 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 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.

TRADELINE: FLEXIBLE WORKING CAPITAL FOR YOUR BUSINESS



Tradeline is a revolving loan facility that allows businesses to draw funds as needed for supplier payments and to repay with extended trade terms. This facility enables SMEs to maintain operational stability by ensuring they can pay suppliers, purchase inventory, and cover short-term financial commitments.

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 needing to stay ahead of supplier payments in order to maintain supply and fulfill customer orders – including manufacturers and wholesalers.
- Businesses experiencing seasonal fluctuations in cash flow.
- Companies requiring funding to bridge supplier payments while waiting for customer payments.

How it Works

- Businesses are approved for a revolving Tradeline credit limit based on financial strength and assets.
- Hermes funds batches of supplier invoices so your suppliers are paid up and allowing you to repay Hermes over 90 – 120 days.
- The facility is revolving in nature with redraws available as required with the approved funding limit.

Why Choose This Solution?

- When the bank has you tied up – use personal property or unencumbered plant and equipment to secure the revolving credit your bank can't or won't supply.
- Revolving access to funds – stay ahead of your suppliers so you can grow your business.
- Supports supplier relationships – ensures timely payments and stronger business partnerships.
- No fixed loan terms – funds available as long as needed within the approved limit.

Security & Collateral

- Eligible assets include unencumbered plant and equipment and/ or property on a first or second mortgage basis..

- Typical Use Cases
- Managing supplier payments while waiting for customer payments.
 - Funding short-term operational expenses.
 - Purchasing bulk inventory at discounted rates.
 - Managing cash flow fluctuations without taking on fixed-term debt.

- A Stand-Alone Solution, or in Combination?
- As a stand-alone solution: Perfect for businesses that require ongoing access to funds without committing to a fixed-term loan.
 - In combination with other products:
 - Can be paired with Invoice Finance for enhanced working capital by leveraging outstanding receivables.
 - Works well with Capital Maximiser for businesses needing both a revolving facility and structured term debt.

WHY HERMES?

Transparent and fair pricing: competitive rates with no hidden fees.

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.

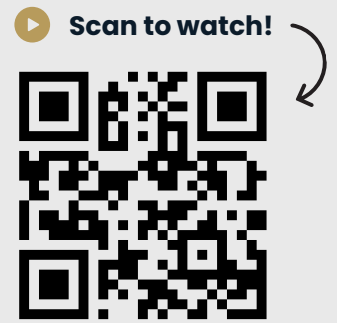
Commercial approach to credit: as a managed fund with a unique capital structure of its own, Hermes is not constrained in the way banks and other credit providers are, allowing a pragmatic approach to structuring and approving credit facilities.

HOW TO APPLY?

1. Submit an enquiry online or speak to a Hermes Capital specialist.
2. Provide financial details and business 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.



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Case Study: Trade Finance that Helped a Sporting Goods Manufacturer Win Globally

When a sporting goods manufacturer hit a wall, it was a commercial finance broker who stepped in, asked the right questions, and found a path forward. The business was going through a Small Business Restructure just as export demand from Europe and the USA was ramping up. They needed to keep Southeast Asian suppliers on side but cash flow was tight.

Invoice finance was off the table due to a first-ranking GSA held by their bank, and traditional trade finance wasn't an option due to recent credit history. The broker came to Hermes.

Hermes Capital structured a \$500,000 Tradeline facility, funding batches of supplier invoices and providing 90-day terms for each drawdown – effectively giving the business trade credit where none was available. The facility was secured via second mortgages over the directors' properties, allowing Hermes to act independently of the bank.


Suppliers were pressing for payment, and timing was critical. Hermes approved the facility within 48 hours and settled within a week. With funding in place, the business restored supplier confidence, fulfilled export demand, and returned to profitability. Within six months, they were bankable again.


And it all began with a 'broker-to-broker referral' – when a home loan broker hit a wall, a commercial broker stepped in and said: "Let's talk to Hermes Capital".

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