FIFO CAPITAL

Line of Credit

A line of credit supported by payables invoices. Settles 100% of the bills a business carries ahead of payment — supplier invoices, contractor wages and other operating costs. It covers the gap between paying for goods or delivering the work and getting paid for it, and does not require a debtor facility alongside it.

Up to $5m
Revolving facility

100%
Advance on payables invoices

to 210 days
From invoice issue date

AT A GLANCE

Type	Revolving payables line of credit
Security	PG + GSA Additional security may be required including 1st / 2nd mortgage.
Rate	from 1% / month
Fees	Transaction fees and line fees apply
Coverage	Domestic & international
Structure	Monthly interest only · principal repaid at end of term

BEST FIT WHEN THE CLIENT HAS…

- ✓ Contractor costs, wages and supplier bills to fund
- ✓ An import-led or supplier-heavy model — suppliers paid before customers pay
- ✓ Funding needed at the top of the cash conversion cycle — not once the cost has become a receivable and it's too late
- ✓ Seasonal purchasing spikes, or overdraft reliance to reduce

COMBINE Pair a Line of Credit with a Business Loan for a whole-of-stack solution — term debt and revolving working capital under one relationship, structured to the deal rather than forced into a single product.

$400k EXAMPLE · LOC

A revolving facility funded an importer's overseas supplier payments — suppliers paid on time and overdraft dependence reduced.

$1.5m EXAMPLE · WHOLE-OF-STACK

A growing butcher took a $500k Business Loan (6 months IO, then P&I) plus a $1m Line of Credit — funding fit-out and suppliers through a six-month ramp-up.

DOCUMENT REQUIREMENTS

- ✓ Bank statements — via bankstatements.com.au
- ✓ Current YTD management accounts (P&L & Balance Sheet)
- ✓ Supplier invoices & bank details
- ✓ ATO ICA & ITA (12 months)
- ✓ Aged payables & receivables ledgers
- ✓ Last full-year annual accounts (accountant-prepared)
- ✓ BAS (most recent x4)

Send us the deal. We'll work out the structure.

fifocapital.com.au · 1300 852 556