FinanZor

Smart capital for growing businesses.

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Flexible working capital solutions designed for ambitious Australian SMEs.

Confidential • Flexible • Non-bank lending

Growth is often constrained by cash flow- not opportunity.

Australian Businesses often wait 30-90 days to receive payment while operational expenses continue daily. Traditional funding structures can be slow, restrictive, and operationally disruptive.



Extended payment cycles

30-90 day debtor terms can
Create pressure on working capital.



Traditional lenders move slowly

Growth opportunities can be missed
Waiting for funding approvals.



Businesses need flexibility

Modern SMEs require capital
Solutions that move with them.

Traditional funding structure can slow growth.

Many SMEs rely on funding structures that Can be restrictive, operationally disruptive, or too slow to support evolving working Capital needs.



Traditional Funding

- Slow approvals
- Rigid structures
- Operational friction
- Limited flexibility

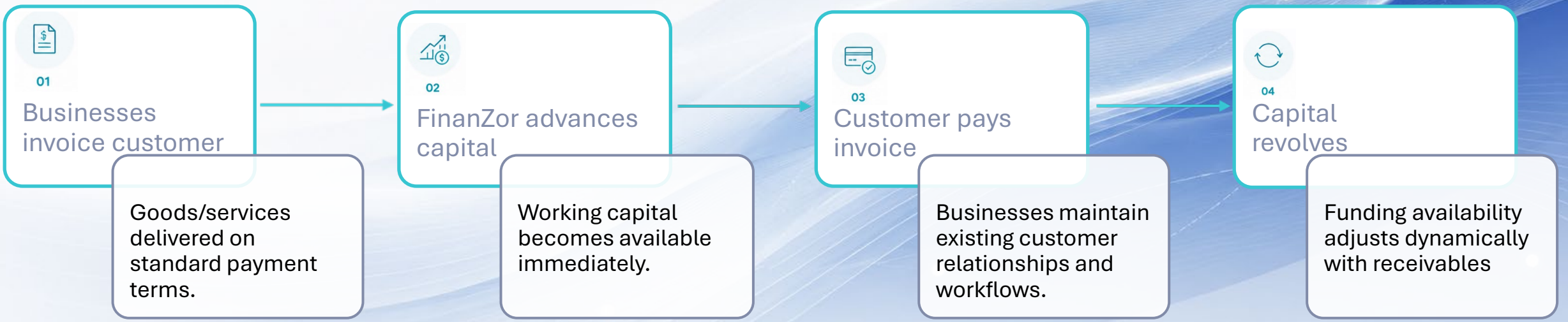


FinanZor

- Fast, commercial decisions
- Flexible facilities
- Receivables-backed approach
- Capital that scales with growth

Flexible capital
Secured by receivables.

FinanZor provides revolving working capital facilities backed by outstanding receivables - helping businesses access Capital tied up in debtor payment cycles.



Build for modern Australian businesses.

FinanZor combines flexible working capital Solutions with modern servicing infrastructure – designed to support businesses without disrupting operations.

Confidential facilities

Businesses maintain existing customer relationships and workflows.

No lockbox structures

Clients remain in control of their banking arrangements and collections.

Flexible Revolving access

Capital availability adjusts alongside receivables and business growth.

Fast commercial decisions

Responsive funding structures designed for evolving working capital needs.

Built for ambitious Australian SMEs.

FinanZor supports established Australian businesses Seeking flexible working capital solutions to support growth, manage cash-flow and unlock operational flexibility.

Industries we support

- Wholesale & Distribution
- Manufacturing
- Labour Hire
- Recruitment
- Transport & Logistics
- Business Services
- Healthcare Services

Typical facility profile

Facility size	$250k-$5M
Trading history	3+ years operating
Payment terms	B2B receivables
Structure	Revolving working Capital facilities

Supporting businesses through growth.

FinanZor partners with Australian businesses seeking flexible working capital solutions to support expansion, manage cash flow, and unlock operational flexibility.

Wholesale & Distribution

Challenge

Long debtor payment cycles constrained inventory purchasing.

Outcome

Flexible working capital supported Inventory expansion and Customer growth.

Labour Hire

Challenge

Weekly payroll obligations created Working capital pressure.

Outcome

Receivables-backed funding Supported operational scaling And payroll continuity.

Manufacturing

Challenge

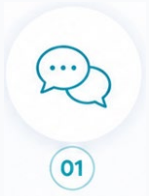
Growth opportunities required Increased production capacity.

Outcome

Flexible revolving funding supported Larger contract execution.

A Streamlined onboarding experience.

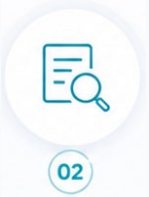
FinanZor combines responsive credit assessment with efficient onboarding processes – helping businesses access Working capital with minimal operational disruption.



01

Initial discussion

Understanding the business, working capital requirements, and operational structure.



02

Financial review

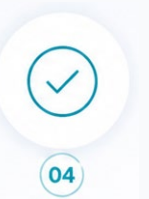
Reviewing receivables, debtor profile, and financial performance.



03

Facility structuring

Tailored revolving facility designed around operational needs.



04

Funding activation

Capital becomes available to support ongoing business operations and growth.

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