



Provident Cashflow offers a range of unique cashflow finance options for your business, enabling you to accelerate growth without the constraints of traditional funding.

Provident Cashflow is backed by 17 years experience in providing innovative lending solutions to Australian businesses.

Our unique finance facilities mean that your business can now fund both its inventory and outsourced production costs.

Key Features

- ≡ Real estate security is **NOT** required
- ≡ **NO** stock pre-sales are necessary
- ≡ Funding is made prior to shipment or production
- ≡ Revolving credit lines up to \$3 million available
- ≡ Payments are made worldwide

Provident Cashflow assists manufacturers, wholesalers and retailers Australia wide in almost every industry. Clients are typically well established, profitable, have current financials and annual sales of \$3m and above.

With a straightforward and quick approval process, Provident Cashflow makes securing additional working capital easy.

We'll visit you anywhere in Australia to gain an understanding of your business and see how our range of cashflow finance products can assist you.

"With Provident Cashflow we can now buy more stock and are able to assist our rapidly growing number of clients."

Doug Grevett, Managing Director, Carpet Court Coomera-Oxenford and Innisfail stores



Inventory Finance provides your business with working capital for the purchase of additional inventory, delivering both growth and increased profits.

Inventory Finance is available prior to shipment, enabling upfront discounts and accelerated delivery. Suitable inventory includes all types of new stock, ranging from raw materials and work in progress to finished goods.

Our clients include importers and exporters purchasing stock for resale from both Australian and overseas suppliers.

Uniquely, the stock doesn't need to be pre-sold, invoiced and delivered. Additionally, real estate security is not required.

"Inventory finance gave me access to hundreds of thousands of dollars to purchase additional stock"

Eric Gilleland, Managing Director, Macarthur Marine

Approved clients access a revolving line of credit, enabling payment to their suppliers of inventory. Clients have immediate title to their stock, and are free to sell it as normal.

As clients nominate their loan term and can seek extensions if necessary, loan repayments are aligned to the receipt of proceeds from inventory sales.

Funding can also include ancillary costs such as freight, import duties and custom agent fees where suitably invoiced.



Production Finance enables manufacturers to fund their outsourced production costs.

Production services financed include a wide variety of outsourced manufacturing, processing and refining costs that add value to goods for resale.

By financing these expenses your business is able to access a new source of working capital, increasing available production levels, whilst driving sales growth.

"Clients are funding outsourced services ranging from cutting and sewing to machining and assembling, producing more stock and profits with production finance"

Matthew Nolan, Managing Director, Provident Cashflow

Suitable industries include textiles and clothing, furniture, food, building materials, electronics, petroleum and any other industries where manufacturers outsource a portion of their production processes.

Funding is available prior to commencement of production, enabling your business to secure upfront payment discounts.

Importantly, your business retains the freedom and flexibility to manufacture and transport raw materials and finished goods as normal.

Production Finance is available in conjunction with Inventory Finance, or as a standalone finance facility.

Benefits to your business

Increase purchasing and production power

Capture the opportunity to purchase and produce additional stock, without any requirements to have it pre-sold.

Grow your business and profits

Unlock the potential growth and profits in your business, without the need for real estate security.

Achieve discounts and savings

Secure supplier discounts, bulk savings and reduced freight costs through early supplier payments and larger orders.

Improve Your Working Capital

Have the flexibility to purchase stock and make repayments that match your cashflow, with pre-selected payment dates and cost.

Increase your purchasing power

With loans up to \$3million, your business can harness additional purchasing power and achieve its full growth potential.

Expand your customer base

Stop missing out on profitable sales and start accepting larger orders, with cashflow finance that meets your working capital needs.

Pay when sold

Have immediate title to stock and pay for it in line with your normal inventory turnover.

Utilise Extended Payment Terms

Take advantage of our facility extensions on seasonal purchases and display stock.