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A PLAIN-ENGLISH GUIDE

BUSINESS FINANCE PRODUCTS, EXPLAINED

What each facility is designed for and just as importantly, what it is not for.

Your goals. Our expertise. The road to success.

Prepared by Jean-Bernard FREMY | Founder | Finance & Mortgage Broker

Start with the need, not the product

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The right facility is the one whose shape matches the job. Get this match wrong and even a cheap product becomes expensive.

Match the term to the life of the need

Fund long-lived assets with long-term finance and short-term gaps with short-term facilities. Never borrow long for a quick need or short for a lasting one.

Match the cost to the return

Fast, unsecured money costs more. It earns its keep on a genuine opportunity, not on covering ongoing losses or day-to-day overheads.

Match the security to the asset

Where an asset can secure its own finance (i.e.: a vehicle, plant, property or invoice) that facility is almost always cheaper than general-purpose debt.

The seven core facilities

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Each solves a different problem. The pages that follow take them one at a time.

Business Term Loan

A lump sum for a defined, one-off investment

Overdraft / Line of Credit

A revolving buffer for cash-flow timing gaps

Equipment & Asset Finance

Funding secured against the asset itself

Invoice / Debtor Finance

Cash released against unpaid invoices

Trade Finance

Bridges paying suppliers and being paid

Commercial Property Loan

A mortgage over business premises

Short-Term Cash-Flow Finance

Fast, unsecured money for urgent gaps

Not sure which fits?

The decision guide on the final page maps common needs to the right facility.

Business Term Loan

ONE-OFF INVESTMENT

WHAT IT IS

A lump sum borrowed upfront and repaid over a set term (commonly 1–7 years) in regular principal-and-interest instalments. Can be secured or unsecured.

What it's FOR

- A defined, one-off investment with a clear payback like a fit-out, expansion or acquisition
- Refinancing higher-cost debt into one predictable repayment
- Projects where you want certainty of cost and a fixed end date

What it's NOT for

- Ongoing, revolving working-capital gaps that come and go
- Buying an asset that has its own cheaper finance (a vehicle or machine)
- Covering short-term timing mismatches, you'd carry the debt far too long

BEST FIT A specific project or purchase you can point to, with a repayment you can plan around.

Business Overdraft / Line of Credit

CASH-FLOW BUFFER

WHAT IT IS

A revolving limit you draw down and repay as needed, attached to your trading account (overdraft) or held separately (line of credit). You pay interest only on what you use.

What it's FOR

- Smoothing short-term timing gaps between paying suppliers or wages and being paid
- A safety buffer for seasonal or lumpy cash flow
- Occasional, self-correcting shortfalls that return to zero

What it's NOT for

- Funding long-term assets: you'd pay revolving rates indefinitely
- Propping up permanent working capital or plugging genuine undercapitalisation
- A facility that never returns to zero, that signals a deeper funding gap

BEST FIT A buffer, not a base money you dip into and clear again, not a permanent balance.

Equipment & Asset Finance

ASSET ACQUISITION

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WHAT IT IS

Finance secured against the asset being bought like vehicles, plant, machinery or IT via a chattel mortgage, hire purchase or lease. The asset itself is the security, so rates are typically keener.

What it's FOR

- Acquiring income-producing vehicles, plant and equipment while preserving cash
- Spreading an asset's cost across its useful working life
- Keeping your overdraft and other lines free for trading

What it's NOT for

- Consumables, wages or general operating costs
- Assets with little resale value or a very short life
- Day-to-day working capital, that's what a revolving facility is for

BEST FIT A tangible, revenue-earning asset whose life comfortably outlasts the repayments.

Invoice / Debtor Finance

UNLOCK RECEIVABLES

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WHAT IT IS

Borrowing against your unpaid customer invoices. The lender advances a share of the ledger upfront (often 70–85%) and releases the balance, less fees, once your customer pays.

What it's FOR

- B2B businesses whose cash is tied up in long payment terms
- Funding growth or payroll from a strong, spread debtor book
- Turning a growing sales ledger into working capital without new security

What it's NOT for

- Businesses selling to consumers (B2C) or on cash-on-delivery terms
- A small, concentrated ledger reliant on one or two customers
- Disputed, contra or progress-claim invoices that may not be paid in full

BEST FIT A healthy book of creditworthy business customers who simply pay on terms.

Trade Finance

STOCK & IMPORT CYCLE

WHAT IT IS

Short-term funding that bridges the gap between paying a supplier often overseas and receiving payment from your customer. Typically a revolving import line, sometimes with letters of credit.

What it's FOR

- Importers, wholesalers and distributors buying stock upfront to sell on terms
- Funding the purchase-to-sale cycle without draining cash reserves
- Taking on larger stock orders to meet confirmed demand

What it's NOT for

- Fixed assets, premises or capital works
- Ongoing overheads unrelated to buying stock
- Slow-moving or speculative inventory with no clear sale in sight

BEST FIT A clear cycle: buy stock, sell it, get paid with finance covering the gap between.

Commercial Property Loan

PREMISES & PROPERTY

WHAT IT IS

A mortgage secured against commercial real estate like office, retail, warehouse or your own premises. Longer terms, on a principal-and-interest or interest-only basis, and often held in a trust or SMSF structure.

What it's FOR

- Purchasing, refinancing or developing commercial premises
- Buying the premises your business already operates from
- A long-hold asset where the term suits the property, not the trading cycle

What it's NOT for

- Short-term or working-capital needs
- Anything you expect to repay within months
- Funding the trading business itself that's a separate conversation

BEST FIT Bricks and mortar you intend to hold for years, financed over a matching horizon.

Short-Term Cash-Flow Finance

SPEED WHEN IT COUNTS

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WHAT IT IS

Fast, usually unsecured funding assessed on your trading cash flow or card turnover, repaid quickly (weeks up to around two years) via fixed or turnover-linked repayments. Higher cost is the trade-off for speed and flexibility.

What it's FOR

- Urgent, short-term opportunities where speed genuinely matters
- A bulk stock deal, quick repair or bridging a known incoming payment
- Gaps where the return clearly outweighs the higher cost of funds

What it's NOT for

- Long-term assets or anything you'll carry for more than a season
- Covering ongoing trading losses or structural cash shortfalls
- Debt consolidation: the cost makes it the wrong tool for the job

BEST FIT A short, profitable use of money where being fast is worth paying a premium for.

Matching the need to the facility

A quick starting point — the right structure always depends on your specific circumstances.

If this sounds like you…	…start the conversation here
"I need to buy a vehicle, machine or equipment"	**Equipment & Asset Finance**
"My customers pay on 30–60 day terms and cash is tight"	**Invoice / Debtor Finance**
"I have a seasonal or timing gap that keeps recurring"	**Overdraft / Line of Credit**
"I'm importing or carrying stock before I get paid"	**Trade Finance**
"I want to buy or refinance my business premises"	**Commercial Property Loan**
"I have one defined project or purchase to fund"	**Business Term Loan**
"I need money fast for a short, profitable opportunity"	**Short-Term Cash-Flow Finance**

Let's talk.

Your goals. Our expertise. The road to success.

Every business is different. Before you commit to any facility, it's worth a short conversation to pressure-test the structure, the cost and the term against what you're actually trying to achieve.

Jean-Bernard FREMY
Founder | Finance & Mortgage Broker
Finance & Mortgage Broking | Business Consulting

+61 450 304 309
jb@jbfsolutions.com.au
www.jbfsolutions.com.au

JBF Solutions

JBF Solutions Pty Ltd • ABN 11 684 577 919 • AFCA Member 114903 • Credit Rep. 568424 of Purple Circle Financial Services Pty Ltd, ACL 486112