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## Global Experience, Local Knowledge

Welcome to the SME Funding Hub newsletter for Accountants & Lawyers.

In this newsletter we provide you with information on how we are assisting SME Business Owners to achieve growth through accessing tailored loans.

At SME Funding Hub we help small to medium businesses to source essential funds to help fuel business growth and debt structures that support your business goals for long-term growth and success.

To find out more about our SME Funding Hub contact Dev Sarker on 0404 167 989 or visit [www.smefundinghub.com](http://www.smefundinghub.com)



Have you checked out the SME Funding Hub Blogs?

We regularly post relevant information on business finance for both clients and professionals.

Like to learn more? Click here to visit the SME Funding Hub Blog:  
<https://smefundinghub.com/blog/>

### **SME Funding Hub Continues to help clients in successful loan solutions and placements**

Over the past quarter SME Funding Hub has been busy assisting clients with new solutions to source and fund hard to place loans. Following are two case studies on our recent successes:

#### *Case Study #1 Successful \$6.4 Million Loan Settlement for Property Developer in South NSW*

Our team recently secured a critical \$6.4 million loan for a property developer in South NSW, overcoming significant challenges along the way.

**The Challenge:** The client was asset rich but income poor, with weak serviceability. Additionally, their assets were tied up in a pool charged to a Big 4 bank, which was neither willing to release these assets nor provide additional funding.

**Our Solution:** To expedite the process, we refinanced the entire existing loan, removing the Big 4 bank from the equation. This allowed us to increase the borrowings, enabling the client to kick-start their development project.

#### *Case Study #2 Successful Loan Arrangement for SME*

We recently secured a \$3.9 million loan for an SME facing several challenges. The SME's loan was in default with a Big 4 bank, and they were dealing with financial losses, ATO arrears, an inability to obtain an accountant's letter, and weak cash flows. Despite these obstacles, our extensive network enabled us to identify the right lender who provided approvals within a few days.

This crucial funding allowed the SME to utilize additional working capital to fulfill a significant export order from China. Moreover, the Big 4 lender was pleased to have a classified loan removed from their books, and we presume the ATO was satisfied with the clearance of overdue payments.

If you or your clients are in a similar situation, don't hesitate to connect with us at [broker@smefundinghub.com](mailto:broker@smefundinghub.com).

### \$5 Million Minority Shareholder Buyout in NSW

An SME client recently acquired a large property in NSW with the assistance of other investors/shareholders. After developing the infrastructure, the project is now ready to register over 50 subdivided lots for sale.

As per the agreement, the minority shareholders were to be bought out—some receiving cash, others a subdivided lot, or a combination of both. However, this transaction, particularly the cash payout portion, needed to occur before the registrations to maintain and enhance the project's profitability for the SME client.

The minority acquisition encountered Section 260 compliance issues, which required extensive legal notices, documentation, time, and costs. To sidestep this, we devised a loan structure that enabled the client to use the funds fully for the buyout while still proceeding with the lot registrations. As the subdivided lots are sold to third parties, the loan will be repaid, leaving the SME client with a substantial and boosted profit. The minority shareholders have responded positively to this approach, as it avoids Section 260 applicability altogether.

The valuation is currently underway, and we anticipate the transaction will be finalized shortly.

Both of these transactions were referred to us by the SME client's accountants, who were trusted partners in this process. Both the SME client and minority shareholders were pleased with the collaboration. We were their support crew throughout.

If you have any doubts or funding concerns regarding your SME clients, feel free to reach out.

## WE'RE HERE TO HELP

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Some of you know that I really love fine wine and recently I had the opportunity to meet one of SA's business and wine icons – Phil Manser, the SA based CEO of Wine Direct at a recent CAANZ event.

Wine Direct specialises in direct-to-consumer wine software and fulfillment solutions. From reds to sparkling wines, they offer a diverse selection to delight every palate.

The reason the business has been so successful is that they are a data driven organisation that sell direct to consumers all in one platform and can support other brands to market strategy and fulfillment.

Lovely to have met Phil in person, share a glass of top wine and to hear about how Wine Direct continues to be a leader here in SA. And thanks to CAANZ for the incredible experience.



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