

Grow Your Business with Smart Financing

**Melbourne Solutions for Every
Business Need**



Business Loans Made Simple

Choose the Right Financing for Your Business

Loan Type	Best For	Amount Range	Term	Security
Unsecured Business Loan	Fast capital, no asset	\$5,000 – \$500,000	3–60 months	Not required
Working Capital Loan	Payroll, stock, operations	\$5,000 – \$500,000	3–24 months	Often none
Business Line of Credit	Ongoing cash gaps	\$10,000 – \$250,000	Revolving	Varies
Startup Business Loan	Trading < 6 months	\$5,000 – \$100,000	6–36 months	May be required
Secured Business Loan	Large capital projects	\$50,000 – \$500,000+	12–60 months	Asset / property
Equipment Finance	Tools, vehicles, machinery	\$5,000 – \$500,000	12–84 months	Equipment security

Keep Your Cash Flow Steady

What Is Cashflow Finance?

Bridges the gap between spending and receiving revenue. Keeps operations running when payments are slow.

Common Uses

- Covering payroll in slow periods
- Purchasing stock before peak season
- Paying suppliers before client settlements
- Meeting rent and overhead obligations



Get Funds When You Need Them

How Fast Business Loans Work

- No asset security required for unsecured loans
- Simple application and assessment process
- Low doc options available for eligible businesses
- Fast approval depending on lender assessment
- Funds released after approval and settlement
- Flexible repayment structures available

Business Line of Credit

Low doc applications require less paperwork than a full-doc loan. Common documents include:

- A pre approved borrowing limit for your business.
- Draw funds when needed.
- Pay interest only on the amount used.



Kickstart Your Business

Startup Loans in Melbourne Many Riverwalk panel lenders require only 6 months of trading records. A business plan and personal guarantee are typically required.	Documents Required
Eligibility Criteria •Active ABN •6+ months trading (most lenders) •Australian resident or citizen •Personal credit check •Cash flow projections provided •Personal guarantee from director(s)	Identity & Business • Government-issued photo ID • ABN registration certificate • Company ACN (if applicable) Financial Documents • Last 3–6 months bank statements • 12-month cash flow projections • BAS statements (if GST-registered) • Most recent personal tax



Bad Credit Is Not the End

Flexible Lender Options for Every Situation

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Specialist lenders assess overall business performance, cash flow, and future potential — not just credit score alone.

Before: Typical Challenges	After: Improved Profile
• Credit score below 500 • Unpaid defaults on record • Irregular monthly deposits • Declined by major bank	• Defaults settled and noted • 12 months consistent deposits • Small loan repaid on time • Approved for \$50,000 facility



Find the Perfect Fit

Match Your Needs to the Right Financing

Loan Type	Ideal Use	Advantage	Consider
Unsecured Loan	Fast capital needs	No asset. Approved in hours.	Higher rate than secured.
Secured Loan	Large capital projects	Lower rates. Higher amounts.	Asset at risk on default.
Working Capital	Operations & payroll	Flexible, short-term.	Not for long-term assets.
Line of Credit	Recurring cash gaps	Interest on drawn balance only.	Not for long-term assets.
Startup Loan	New business launch	Accessible with 6 months trading.	Personal guarantee required.
Bad Credit Loan	Adverse credit profile	Access despite prior issues.	Higher cost. Smaller amounts.

Pre-Application Checklist	Why Use a Broker?
• Operations or asset purchase? • How quickly do I need capital? • Can I provide security? • What is my credit profile? • How long have I been trading? • What is my average monthly turnover? • Can cash flow support repayments? • Have I compared at least three lenders?	Riverwalk Finance compares 30+ lenders simultaneously. Funded by lender commission — no cost to you.

Start Your Business Funding Today

Melbourne's Trusted Finance Partner



0414 917 483



info@riverwalkfinance.com.au



riverwalkfinance.com.au

Hours: Monday to Friday, 8:30am – 6pm