



PINION FINANCE

Ensuring your business has the most appropriate, cost-effective finance solution available

In today's dynamic agricultural landscape, having the right financial solutions at your fingertips is crucial. At Pinion Advisory, we understand the intricate balance between financial stability and seizing growth opportunities specific to your business. With finance applications becoming increasingly time-consuming, we recognise the importance of having streamlined processes and expert guidance to support you in achieving your financial goals.

Our tailored financial advisory services are designed to empower you to capitalise on investment prospects swiftly and efficiently. In an environment where unexpected opportunities can emerge unannounced, having a robust financial strategy becomes paramount for your business.

As your strategic partner, ensuring your financial information is organised and your operations are ready to adapt to evolving market conditions is what we do. Whether seizing unforeseen opportunities or navigating through delayed income scenarios, our team specialises in equipping you with the financial tools and insights you need to thrive.

With Pinion Finance, you gain access to a comprehensive suite of financial solutions meticulously crafted to meet the unique demands of the agricultural sector. From optimising working capital to facilitating equipment and machinery acquisitions, our expertise extends to term loans, business expansion funding, and succession finance. We collaborate closely with you to understand your financial objectives and tailor our services to drive tangible results for your operation. Trust Pinion Finance to navigate the complexities of agricultural finance while you focus on cultivating success in your business.

HOW CAN WE HELP YOUR BUSINESS?

Being on top of your finance requirements is paramount for a progressive agribusiness. There are a lot of moving parts in finance and it pays to have a professional on your side, to help you navigate and understand what's on offer.

Our team has significant experience in negotiating and facilitating finance outcomes that best suit the you and your individual business.

We work within multiple sectors of agriculture and are, therefore, uniquely placed to understand the issues that producers are facing. While we maintain good working relationships with banks, our number one priority is obtaining the best outcome for you.

Client outcomes have included:

- Negotiating better interest rates
- Identifying the most appropriate loan products
- Establishing the right level of capacity within finance facilities to optimise business performance (i.e. productivity, profitability, long-term wealth creation)
- Market intelligence to assist clients with proactive interest rate risk management
- Finance review to identify and overcome finance rate creep, and assisting clients to ensure they have the best value package
- More rigorous monitoring of cash flow within the business
- The formulation of a long-term capital expenditure plan and budget
- Building a better relationship with the bank

BENEFITS TO YOUR BUSINESS

Free up more of your time

Having us negotiate on your behalf leaves time for you to get on with other important parts of your business. We will give an honest view on what your business is capable of and the best way to achieve that outcome.

There are multiple aspects to a quality finance application

At Pinion Advisory we take a multi-faceted approach to finance. As well as the normal questions, such as levels of equity and loan-to-value ratio, we also look closely at other aspects, such as the security the bank holds and present a comprehensive, professional tender package to the various banks. You may not have to offer as much property as security as you think.

Competitive tension in the marketplace

We have relationships with multiple financial institutions, and will professionally tender your business, with a view to obtain the best all-round deal. This not only includes competitive pricing, but also includes connecting with the most suitable relationship manager.

Tools to assess your business

Using our Snapshot™ benchmarking program, we can add context around how your business is tracking and highlight trends. All this information is very useful for the bank. They get a real understanding of not only the business now, but also where it's heading.

Equipment finance

We can also take care of your equipment finance needs.

Clear lines of communication with other professionals

We maintain clear lines of communication with other professionals to ensure comprehensive support for your financial needs. Drawing from our diverse skill set, we leverage our expertise to provide the most informed insights to the bank. Our team works closely with other professional advisors, including your accountant, to ensure that all pertinent issues are thoroughly considered and addressed.

For more information
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