

Smart End of Financial Year Finance Solutions - Natloans

Canonical: <https://www.natloans.com.au/eofy-finance-strategies-what-you-should-know/>

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Smart End of Financial Year Finance Solutions

By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

As the end of the financial year (EOFY) approaches, it's an ideal time for business owners and operators to review their financial strategy. Whether you're planning to invest in new equipment, stabilise cash flow, or take advantage of seasonal opportunities, timely access to funding can make a critical difference.

At Natloans, we've seen firsthand how strategic finance planning in the final quarter can set businesses up for a stronger new year. In this article, we outline several finance options that can support your EOFY goals—and help you stay agile in today's economic environment.

Equipment & Vehicle Finance: Upgrade Without the Upfront Strain

EOFY is a common time for businesses to invest in new tools, vehicles, or machinery. With equipment and vehicle finance, you can avoid large upfront costs and instead spread payments over time—preserving working capital for other needs.

For eligible borrowers, Natloans works with a panel of over 50 lenders, a number of which offer low-doc loans without the need for full financials. Whether you need heavy machinery, technology upgrades, medical equipment, or a fleet vehicle, fast and flexible options are available.

Working Capital Finance: Keep Operations Running Smoothly

Cash flow lulls are common at this time of year, especially in industries with seasonal peaks. Working capital finance helps bridge the gap—whether for payroll, inventory purchases, supplier payments, or general operating expenses.

We work with several lenders that offer solutions such as credit lines, overdrafts, invoice finance, and even cash-out refinancing using existing assets like vehicles or equipment. In many cases, businesses can unlock up to 100% of an asset's value.

Commercial Property: Finance for Growth

EOFY is also a time when many businesses plan for expansion or restructure. Whether you plan to invest in a new premise, purchase the existing property you are leasing, want to reduce costs by getting a better rate on your current loan, or simply need access to capital for a project, a range of property-backed loans are available.

Private Funding: Flexible Finance When Banks Say No

For borrowers who don't meet traditional lending criteria, private mortgage loans offer a compelling alternative. These loans are typically secured by real estate and designed for short-term needs, offering flexible terms and fast settlement—often within 10 business days.

Private funding is especially useful for time-sensitive purchases, debt consolidation, business transitions, or bridging finance between major projects.

Why Act Before EOFY?

Taking action before June 30 may offer several advantages. You may be able to claim deductions on interest, asset depreciation, or finance costs depending on your structure and purchases. It also allows you to enter the new financial year with a clear plan, sufficient capital, and the right tools in place.

EOFY finance is about more than tax-time benefits—it's about creating momentum and resilience as you enter a new financial year.

Talk to a Finance Specialist

With a team of expert finance brokers and mortgage brokers, Natloans works with major banks, non-bank lenders, and private funders across Australia to deliver tailored lending solutions. Whether you're after speed, flexibility, or strategic advice, we can help you identify the most effective path forward.

To speak with an expert mortgage broker or finance broker or explore your options, give us a call on 1300 955 791 or send us a message here .

PrevWhat Are the Different Types of Trusts You Can Use When Borrowing Money? How to Prepare for EOFY 2025 and What Possible Rate Cuts Could Mean for YouNext

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