

PRIVATE

BY THE FINANCE AGENCY



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our clients have completed over \$100m
in structured capital transactions, with
approval time frames averaging 20%
faster than traditional banking channels.*

WELCOME TO PRIVATE

A personal note from Hanif Ibrahim

"The gap was too big to ignore."

Over the last 16 years, I've sat in hundreds of meetings with successful business owners and high-net-worth individuals. They all had the same problem.

They had great accountants. They had capable lawyers. They had banks willing to lend money.

But no one was coordinating—and none of them were being held accountable for whether your structure actually supported your growth objectives.

The accountant was looking backward at tax. The lawyer was looking at risk. The bank was looking at a policy checklist. And you—the client—were left in the middle, trying to piece it all together.

I built Private to close that gap.

We aren't just here to write loans. We're here to be the commercial partner who sits on your side of the table, sees the whole picture, and ensures your financial structure actually enables the future you're trying to build.

Since launching Private, our clients have completed over \$100m in structured capital transactions, with approval timeframes averaging 20% faster than traditional banking channels.



If you're ready to work with someone who understands both the capital and the commercial logic—and ensures they're working in the same direction—let's talk.

Hanif Ibrahim

Hanif Ibrahim
Managing Director

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The problem you're living with

You're making million-dollar decisions with fragmented advice.

Your accountant looks backward. Your planner looks forward. Your banker sees numbers on a spreadsheet.

But who is stress-testing the commercial logic? Who is looking at the whole picture?

When your financial life is complex—multiple entities, trusts, commercial holdings, growth capital

needs—the risk isn't just a bad rate. It's a misaligned structure that limits options you haven't even considered yet.

Private exists to solve this.

You'll work with senior specialists who've sat in the CEO chair, built businesses, and understand that finance isn't just paperwork—it's the fuel for what you're building.

Here's what's different about PRIVATE:

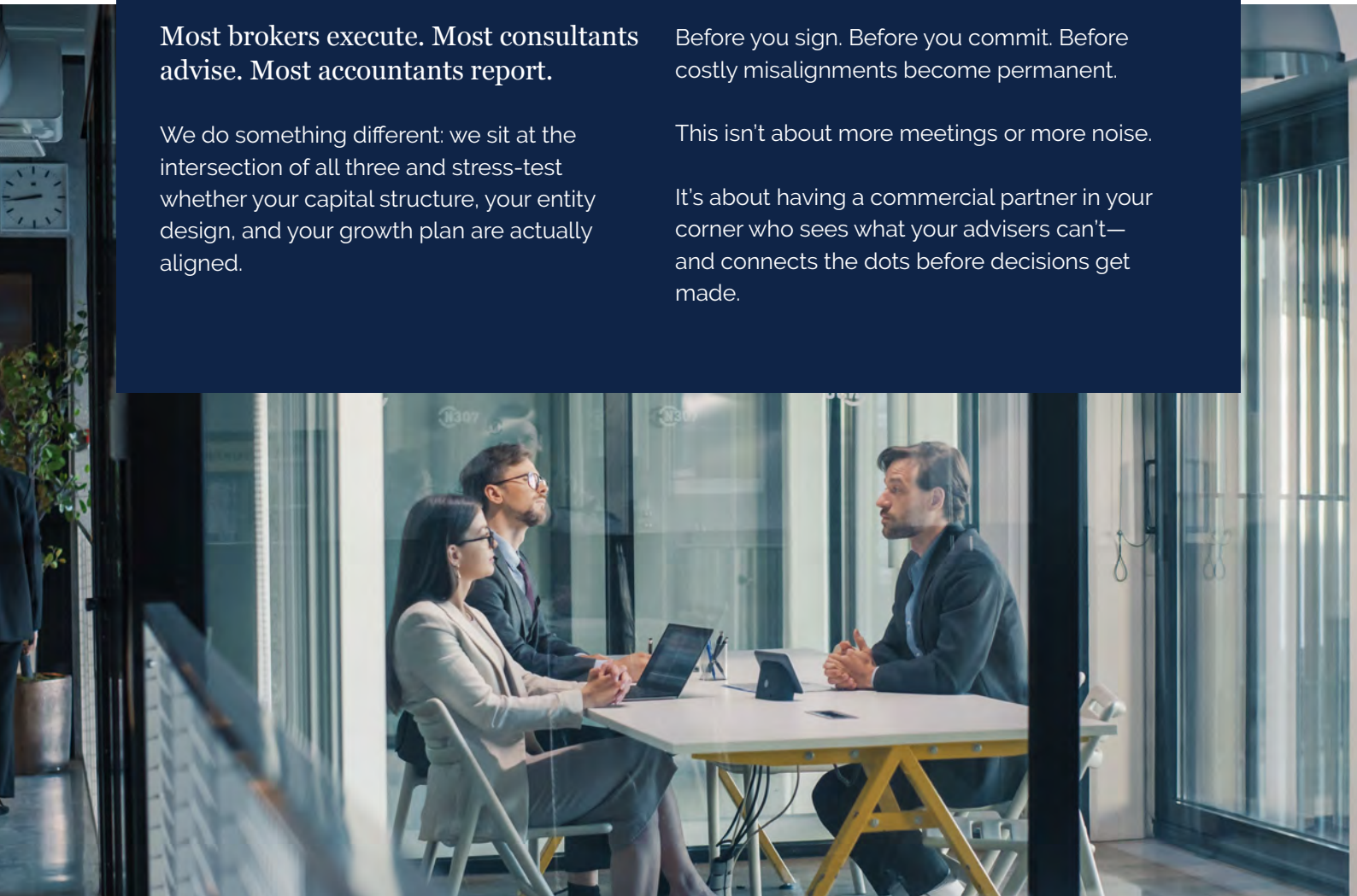
Most brokers execute. Most consultants advise. Most accountants report.

We do something different: we sit at the intersection of all three and stress-test whether your capital structure, your entity design, and your growth plan are actually aligned.

Before you sign. Before you commit. Before costly misalignments become permanent.

This isn't about more meetings or more noise.

It's about having a commercial partner in your corner who sees what your advisers can't—and connects the dots before decisions get made.



What you get as a PRIVATE client

Capital Deployed Faster, Structured Smarter

You're not just looking for money, you're looking for capital structured to support your next three moves, not just this quarter's need.

What this means in practice:

- Multi-entity financing that actually aligns with your tax structure and estate plan
- Growth capital sequenced to your expansion timeline, not the bank's approval calendar
- Asset-backed strategies that preserve flexibility while maximising borrowing capacity

Business banking solutions designed around how capital actually moves in operating businesses

We assess your situation with the lens of people who've been on your side of the table—people who've made capital decisions under pressure and know the difference between a financially sound decision and a commercially smart one.

Typical outcome: Capital deployed 30-40% faster than traditional banking relationships, with structures that adapt as your business evolves.

Manufacturing Business, Western Australia

Real Example

Challenge:

Needed \$3.2M for equipment upgrade and working capital. Bank offered partial approval across wrong entities, creating tax inefficiency.

Private's Approach:

Restructured across three entities, coordinated with client's accountant and lawyer, identified \$480K in unused borrowing capacity within existing structure.

Outcome:

Full \$3.2M approved in 19 days. Structure saved \$92K in tax over first 3 years versus bank's proposal. Client later used same structure for \$1.8M acquisition.

Your commercial reality check

Before you deploy capital, you need someone who'll tell you what your advisers won't—or can't.

We stress-test:

“Does this acquisition structure actually generate returns given our cost of capital?”

“Am I over-leveraging the wrong asset?”

“Is there a smarter way to sequence this expansion?”

“Have I considered all the structural implications of this decision?”

We act as your Commercial Sounding Board—a safe, experienced space to test your thinking with someone who understands business mechanics, risk, and return.

Why it matters: Business owners using this process consistently report avoiding structural decisions that would have cost six figures to unwind later.

The Advisory Bridge

Your accountant, lawyer, and wealth adviser are experts in their domains—but someone needs to ensure your lending structure aligns with everyone's work.

- We coordinate with your existing team—or introduce you to specialists if gaps exist—to ensure:
- Your borrowing structure matches your estate planning strategy
- Entity structures support tax efficiency and lending capacity
- Capital decisions align with succession planning and wealth protection
- Everyone is working from the same set of assumptions

What clients say:

“Finally, someone who makes sure everyone is rowing in the same direction.”

This is credit assistance with commercial context—ensuring the money you're borrowing serves the outcomes you're working towards.

The next level: PRIVATE consulting

For owners architecting major change

While Private's core service handles your capital and structure, some clients need hands-on strategic support for high-stakes transitions:

Multi-year growth planning and capital sequencing: Mapping your next 3-5 years with capital requirements, entity structures, and growth milestones aligned

M&A preparation, deal structuring, and integration: From target identification through post-acquisition integration

Business restructures involving capital, operations, and people

Capacity finding: Identifying "lazy equity" or structural capacity within your business that can be unlocked for growth

Operational readiness: Ensuring your business drivers—revenue, operations, people, capital—are prepared for the next level of scale

This is a distinct engagement from our lending services—it's a boardroom-level partnership scoped to your specific situation.

Request a Confidential Consultation

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Who engages this service?

Business owners preparing to:

- Double in size over 24-36 months
- Acquire competitors or complementary businesses
- Restructure ownership or prepare for exit
- Navigate complex succession planning
- Scale operations into new markets or verticals

Typical engagement: 3-12 months, working directly with you and your leadership team to ensure strategy, operations, capital, and execution are fully aligned.

Why engage this service?

High-performers often juggle extraordinary complexity. Yet often, no one is looking at the whole system.

We work in the background to ensure you're moving forward with clear visibility, connected strategy, and capital that supports rather than constrains your objectives.

The outcome? You stop guessing. You get a strategic partner who helps you architect the deal, not just fund it.

(Note: This is a separate engagement to our lending services and is scoped based on your specific requirements.)

Professional Services Firm,
Perth

Real Example

Challenge:

Revenue plateaued at \$9.5M. Wanted to double in 3 years but lacked clear path.

Private's Approach:

8-month consulting engagement. Identified \$1.2M in "lazy equity" across client's property portfolio. Restructured debt, freed up capital, mapped acquisition strategy for two complementary businesses.

Outcome:

Acquired first target within 11 months. Revenue increased 67% in 18 months. Client on track to exceed original 3-year goal in under 2.5 years.

Is private right for you?

You should be working with PRIVATE if you:

- Are navigating major transitions—acquisitions, sales, restructures, or significant portfolio expansion
- Have significant borrowing needs—typically \$2M to \$50M+
- Manage complex structures—multiple entities, trusts, SMSFs, partnerships, or cross-border holdings
- Want a Commercial Sounding Board—someone who challenges your thinking, not just executes instructions
- Value discretion, speed, and strategic coordination over generic service
- Have outgrown retail banking and need senior-level commercial expertise
- Are tired of re-explaining your business to advisers who don't speak your language
- Need someone connecting the dots between your capital structure, tax strategy, and growth objectives

If three or more of these describe your situation, we should talk.

Private serves more than 350 active clients across Australia. Each one chose us because they needed more than a broker—they needed a commercial partner who understood what they were building.

We don't work with everyone. Our model is built for business owners and investors with complex needs

who value having a senior team that understands both the capital and the commercial logic.

Not for everyone. But exactly right for some.

If that's you, request a confidential consultation. who sees what your advisers can't—and connects the dots before decisions get made.



Request a confidential consultation

What to expect:

A 45-minute conversation where we'll discuss your situation, your objectives, and whether private is the right partner for what you're building.

No pressure. No obligations. Just a candid discussion about whether we're the right fit.

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Managing Director

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Hanif Ibrahim

Managing Director
Finance Specialist

Hanif brings more than 16 years of finance expertise across complex lending, commercial property, high-net-worth structures, and business banking.

But what truly sets him apart is this: he's been on your side of the table.

Business Owner to Business Owner

Hanif has founded, scaled, and sold multiple businesses across different sectors. He's led teams, navigated M&A transactions, managed operations, and made the capital decisions that come with growth.

He knows what it's like to need capital yesterday. To juggle cashflow, opportunity, and risk. To weigh

the commercial trade-offs that don't fit neatly into a credit scorecard.

The Calm in the Complexity

Hanif is known for bringing clarity where others bring confusion. He listens deeply, asks the questions that matter, and acts as a strategic sounding board for clients who need an honest commercial opinion. For Private clients, Hanif is often the first point of contact.

He takes time to understand your situation—the moving parts, the objectives, the constraints, the things keeping you up at night—and ensures you're connected with the right expertise to move forward with confidence.

Your Private team includes:

Your private team

A Lending Specialist

Structures and manages your lending across residential, commercial, business, and asset-backed finance. Senior-level. Fast. Discreet.

A Consulting Lead

Works to understand your broader picture, acts as your commercial sounding board, and coordinates with your advisers to ensure alignment.

A Senior Support Team

Ensures documentation, timing, and execution are seamless. You'll never be left wondering what's happening or when things are moving.

Access to our partner ecosystem

We don't just know finance; we know the people who make it work.

Advisers: If you need a better accountant, lawyer, or financial planner, we make the introduction

Opportunities: Through our network, we can assist in locating potential off-market opportunities or strategic partners relevant to your commercial goals

Why our clients stay with us

Performance that matters:

- Average time from application to unconditional approval: 31 days (vs. industry average of 45-60 days)
- Complex deal success rate: 93% (deals other brokers couldn't structure)
- Client retention rate: 100% after 3+ years

Our commitment to you:

- You'll receive a response within 4 business hours
- You'll have Hanif's mobile number from day one
- Your dedicated team stays with you—no handoffs to junior staff mid-transaction
- If we can't help you, we'll tell you immediately and refer you to someone who can

We communicate clearly.

We move quickly.

We respect your time.

You will never be left guessing who is managing what, or when things are progressing.

Your expectations are high. Ours are too.

"Most brokers ask what you want to borrow. I ask what you're trying to build then work backward to ensure your capital structure gets you there."

— Hanif Ibrahim

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