

Navigating Seasonal Demands: Leveraging Finance Solutions for Growth

Rael Ross, Co-Founder and CEO, Butn



Australian Toy
Association





YOUR HOST

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AGENDA

- Who is Butn?
- Understanding Seasonal Demands
- Cheap vs Flexible Financing Options
- Cashflow Management Tools
- Q & A

Who is Butn?

Since 2015, Butn has originated well over \$1.5 Billion worth of funding.

With such rock-solid foundations, it's no wonder our embedded, secure and instant 'payments and data' platform continues to be adopted industry-wide.



The infographic consists of four circles arranged in a row. The first circle on the left is solid blue and contains the text '\$1.5 B+ Funded'. The second circle is white with a blue border and contains '100'000s of Individual Transactions'. The third circle is white with a green border and contains 'Aussie businesses onboarded daily'. The fourth circle is white with a red border and contains '<0.01% Cumulative write-offs'.

\$1.5 B+
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Aussie
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<0.01%
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Understanding Seasonal Demands

Staying ahead of seasonal ordering and cash flow demands is crucial for sustainable growth.

Prepare for busy season

Be financially prepared for large orders being placed in the lead up to your busy seasons.

Focus on customer orders

Focus on your customers orders and timing rather than worry about how to fund supplier payments.

Large supplier payments

Large payments to suppliers during quieter months can be a large cash flow burden for your business.

Prepare for low demand months

Be able to fund deposits for large orders without relying on sales/cash flow during low demand months.

Cheap Money vs Growth

Understanding seasonal demands will help identify what combination of products best address your funding and growth requirements

FINANCE OPTIONS

PROS

CONS

1

Draw down on your mortgage

Cheapest cost of funding.

Hard to secure.

Hard to increase funding limit.

2

Overdraft from big 4 bank

Cheapest cost of funding.

Hosts for not utilizing facility.

3

End-to-End Finance

Flexibility.

Short term funding options.

Only incur costs when used.

Easy and quick to adjust, fast limit increases.

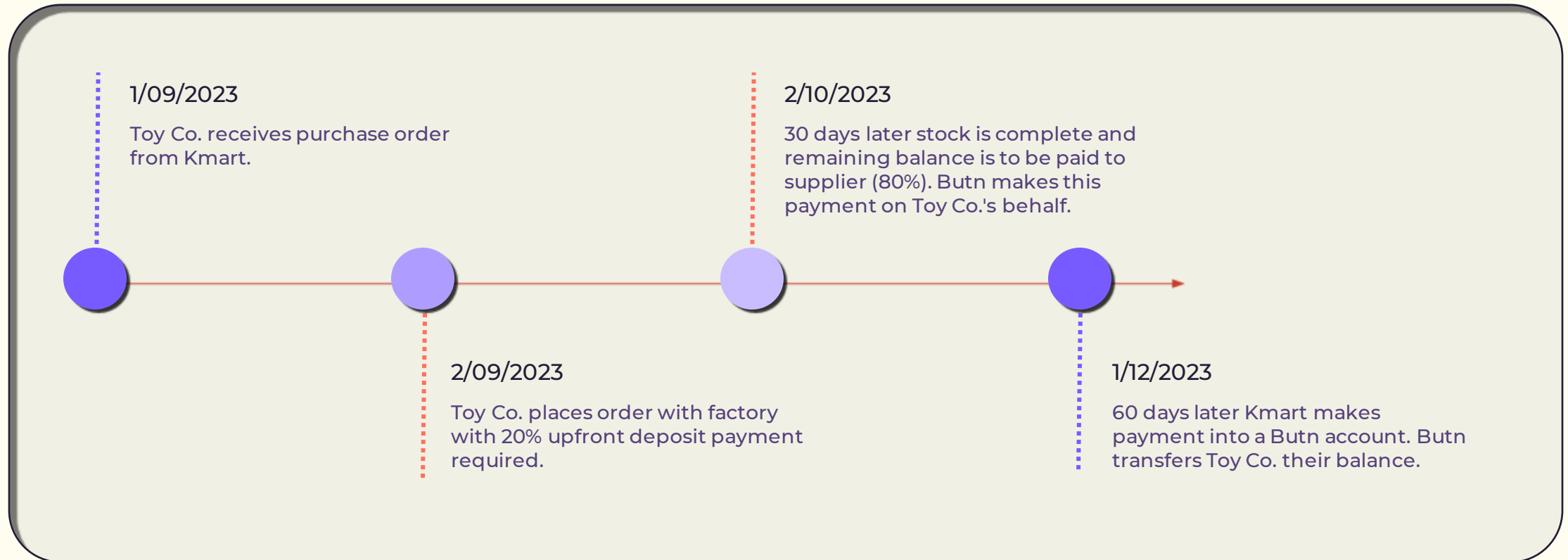
Slightly higher cost of funds.

What is End-2-End Finance?



Combining Multiple Solutions: End-to-End Finance

Butn's end-to-end finance solution frees up cash flow for business, allowing you to focus on growth.



What are the benefits of End-to-End Finance?

- Grow your business with Butn's capital for a fixed fee.
 - A funding limit that grows with your business.
 - Collect your margin without a cash outlay.
- A tailored and flexible solution (including term loans and lines of credit).

Cashflow Management Tools

Having sound internal processes and controls along with a strong funding structure is the best way to optimize growth.

Accelerate Receivables

Offering discounts for early payments or using invoice finance can help you collect money faster.

Managing Payables

Negotiating extended payment terms with suppliers will improve cash flow or get a discount on early payment when using trade finance.

Expense Reduction

The importance of monitoring and trimming unnecessary expenses during off-peak seasons.

Working Capital Management

Managing working capital effectively is key to ensuring the company has enough liquidity to operate and meet obligations.

Special offer for ATA members

All ATA members who register with Butn will receive their first \$10,000 of funding fee free.

No funding fee for the 1st

\$10,000

Q & A

THANK YOU



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