

Your battlecard template – sample responses

Welcome to our battlecard table, designed to get you thinking about the sorts of SME needs when it comes to finance, what sort of products may suit, the sorts of objections you may face when offering up different finance solutions and potential considerations to counter with. Please read through the battlecard and add your own flavour to it on the back of what you know about your clients, their needs and how you know you can help.

SME need / pain point	Product match	SME objections	Potential consideration
To grow the business or cover increasing expenses	<ul style="list-style-type: none"> Working capital facility such as overdraft? Line of credit? Debtor finance? Fintech products – unsecured business loans Asset Finance 	<ul style="list-style-type: none"> These products are too expensive Cheaper and easier to put it on my home loan or credit card I have a loan with my existing bank 	Not fit for purpose – high levels of risk, restrict future borrowing capacity, not taking advantage of possible tax benefits.
To purchase commercial property	<ul style="list-style-type: none"> Term loan SMSF term loan 	<ul style="list-style-type: none"> I'll just use my bank where I have my home loan. 	Your existing bank may not have the right commercial product choice or solution. Potential tax benefits
To purchase assets	<ul style="list-style-type: none"> Asset and Equipment finance Fintech products – unsecured business loans 	<ul style="list-style-type: none"> These products are too expensive Cheaper and easier to put it on my home loan or credit card 	Asset Finance will take security of the asset only. Interest rates are competitive. Need to match debt with effective use of product. Potential tax benefits
To cover late payments from debtors	<ul style="list-style-type: none"> Debtor finance Trade finance Fintech products 	<ul style="list-style-type: none"> I've heard these are expensive. Won't my customer think I am in trouble? 	Can be ideal solution without requiring landed security that would restrict potential growth. Solutions can be invisible to debtor. Potential tax benefits
Your solution	<ul style="list-style-type: none"> Line of credit? Fintech products – unsecured business loans Trade finance Overdraft 	<ul style="list-style-type: none"> Will this restrict the range I can buy? Will it make the process of buying stocks slower? 	Make use of stock purchase discounting opportunities. Simple product which won't impact normal business. Potential tax benefits.
Competitive advantages	<ul style="list-style-type: none"> Fintech products – unsecured business loans 	<ul style="list-style-type: none"> Banks won't fund me because I have ATO arrears. Expensive compared to ATO interest rate 	Easier to secure other finance without outstanding ATO obligations.

*Please note the information on this battlecard is general, and does not constitute advice. As taxation legislation is complex we recommend your clients speak with their financial advisor, tax advisor or contact the ATO for further details and expert advice regarding their personal circumstances.

Your battlecard template – further objections and responses to add to the conversation

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