Moody Kiddell & Partners

HELPING ACCOUNTANTS SUPPORT CLIENTS THROUGH FUNDING PRESSURE

A no-obligation funding review service to help support business clients facing cash-flow pressure, debt or finance restructure decisions.

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BUSINESS FUNDING CHALLENGES & WHY EARLY REVIEW MATTERS

Many business owners are managing cash flow through ATO payment plans, stretched supplier terms and short-term fixes – often without seeing the longer-term funding risk.

1	**ATO Payment Pressure** Current arrears or payment arrangements in place.	→	**Reduced Lender Appetite** Outstanding obligations can reduce bank options and remove access to more competitively priced funding.
2	**Payday Super Timing** Increased frequency creating recurring cash-flow pressure.	→	**Recurring Cash-Flow Gaps** Obligations may fall due before customer payments are received, causing timing pressure to keep building.
3	**Working-Capital Gaps** Timing pressure across payroll, suppliers, customer receipts and cash reserves.	→	**Stakeholder Pressure Builds** Relationships can start to strain, increasing creditor pressure and reducing trading flexibility.
4	**Finance No Longer Fit** Existing facilities may reduce flexibility or limit future funding options.	→	**Less Room to Move** Outdated or over-committed finance can limit options when support is needed most.

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WHAT THE MKP CLIENT FUNDING REVIEW OFFERS

A professional approach aimed to understand a client's financial position, moving reactive event driven requests to proactive strategy.

> Better cash-flow decisions before pressure becomes crisis.

01

No-Obligation Review

Assess current arrangements with no pressure or commitment.

02

Stay or Restructure

Review whether current finance remains appropriate or needs restructuring.

03

Raise Capital

Explore whether available equipment, vehicle or property equity can support cash-flow needs.

04

Avoid Unnecessary Debt

Recommend no new finance where funding does not improve the client’s position.

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WHY ACCOUNTANTS REFER CLIENTS TO MKP

MKP is a national finance firm helping Australian businesses access and structure commercial funding across asset finance, working capital, debt restructure and broader commercial finance.

01

National Track Record

Practical funding support across asset, working capital and commercial finance.

02

Outcome-focused team

Our staff are salaried, supporting a focus on suitable client outcomes rather than commission-only sales.

03

Accountant-aligned process

We do not replace the accountant's advice. We support the client's funding position and keep the accountant involved where authorised.

04

Client-First Recommendation

Funding is only recommended where it improves the client's position. If finance is not appropriate, MKP will say so.

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5-STEP FUNDING REVIEW

Step 1



Current Position

Review ATO debt, supplier pressure, payroll timing, loans and working-capital needs.

Step 2



Business Quality & Serviceability

Assess trading history, profitability, repayment capacity and bank conduct.

Step 3



Possible Pathways

Identify whether refinance, restructure, asset-backed funding or working capital may be suitable.

Step 4



Cash-Flow & Risk Comparison

Compare repayment impact, risk and whether the option improves the client's position.

Step 5



Recommended Next Step

Confirm the best pathway – or recommend no new finance where appropriate.

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WHO TO REFER

A client may be suitable for the MKP Client Funding Review if they are a trading business with a genuine funding need and a plausible repayment pathway.

Common referral triggers include:

✓

ATO Debt or Arrangements

Clients with ATO payment plans or outstanding tax debt.

✓

Tax, Super or Payroll Pressure

Clients regularly stretching BAS, PAYG, GST, super or payroll obligations, including Payday Super timing pressure.

✓

Supplier or Creditor Pressure

Clients relying on creditor terms, stretched suppliers or seasonal cash flow to manage obligations.

✓

Funding Structure No Longer Fit

Clients with cash-flow, restructure or working-capital needs where current finance may no longer suit the business.

Not Sure?

Contact MKP Partner Support. We can help assess suitability before a client introduction – no obligation.

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POSSIBLE FUNDING PATHWAYS

MKP compares options through a cash-flow, serviceability and risk lens. Funding is only recommended where it improves the client's position.

01 **Restructure Existing Finance**

Rework current equipment, vehicle, property or other finance to reduce cash-flow pressure where appropriate.

02 **Raise Capital Against Assets**

Use available equity in equipment, vehicles or property to address ATO, supplier or working-capital pressure.

03 **Working-Capital Facilities**

Use overdrafts, term loans or trade finance to smooth timing gaps between receipts and obligations.

04 **Fleet Refresh & Other Funding**

Replace or refinance older equipment where it may release cash, reduce repayments or improve productivity. MKP may also consider insurance premium funding or broader restructure options where suitable.

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CASE STUDY: EARTHMOVING CLIENT WITH ATO PRESSURE





01

Situation

ATO debt pressure mounting, urgent need to raise capital and stabilise cash flow.

02

MKP Solution

Asset review, capital raise against unencumbered equipment, and finance restructure.

03

Outcome

$450,000 raised, ATO pressure cleared, improved cash flow and borrowing capacity.

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INTRODUCING YOUR CLIENT TO MKP

Use this wording to introduce a client for a no-obligation funding review.

01	**Simple Introduction**	"I'd like to introduce you to MKP Finance, who offer a no-obligation funding review for businesses like yours."
02	**Purpose of the Review**	"The review is designed to explore whether commercial funding could improve your position – or confirm that staying as-is is the right call."
03	**No Obligation, No Pressure**	“There is no obligation to proceed. MKP will assess your situation and explain any suitable next steps clearly.”

PARTNER EMAIL TEMPLATE

Subject: Introduction to MKP – No-Obligation Funding Review

Dear [Client Name],

Based on our recent discussions around your business cash flow and funding position, I thought it may be useful to introduce you to MKP.

MKP is a national finance firm that helps business clients review funding options, including working-capital facilities, overdrafts, asset-backed funding, debt restructure and ATO-related funding pressure.

The review is no obligation. The purpose is to understand whether a commercial funding option may improve your position – or whether staying with your current arrangements is more appropriate.

I have copied in [MKP Contact Name], who can explain the process and let you know what information may be required.

Regards,

Moody Kiddell & Partners

FAQ

Short answers to the questions accountants ask most often about the MKP Client Funding Review process and referral program.

01

Is this just a loan application?

No. The review comes first – funding is only recommended if it genuinely improves the client's position.

02

Is MKP always cheaper than the ATO?

Not always. Structure and long-term clarity matter more than rate alone. MKP will be transparent about this.

03

What if finance isn't appropriate?

MKP will say so clearly and may refer to specialist restructuring or insolvency advice if needed.

04

Do accountants have to recommend a product?

No. Accountants can introduce the client to MKP for a funding review without recommending a specific product.

05

Will MKP keep me involved? How quick is the response?

Yes, if authorised by the client. A recommended next step is provided within 5 business days.

06

Do accountants receive a referral fee?

A referral fee may be payable if the client proceeds with a funded facility through MKP. Accountants can accept or decline referral fees at any time, and this does not affect the service provided to the client.

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If your client faces ATO debt, Payday Super timing pressure, working-capital gaps, or finance that no longer fits – introduce them to MKP.

No obligation. Professional review with clear next steps.

NEED HELP ASSESSING A CLIENT?

Get in Touch:

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Important Notes
This material is intended for accountant partners only and does not constitute tax, legal, financial or insolvency advice. All finance options are subject to lender approval, eligibility criteria and individual circumstances. Clients requiring specialist advice should engage qualified professionals.