Three Smart Financing Tools For Australian SMEs in 2026

Introduction

Today's FinTech entrepreneurs have brought some super-powerful business financing tools into the SME market place over the last 10 years.

These include some excellent general-purpose toolsets. In my recent presentation at the 2026 Sydney Accounting Expo, I spoke in some detail about four effective, general-use tool sets that reduce SME Cash Flow Stress:

1. Debtor Finance
2. Trade Finance
3. Receivables Management Finance
4. Unsecured Overdrafts

However, there are other specialist tools that fit very specific sets of cash flow needs in Australian SMEs. This paper summarises three recent tools that I've worked with - tools that are highly useful in specific situations.

The right tool for the job makes ANY job easier…

ARCHA Finance Team Credit Cards

ARCHA Finance essentially provides credit cards to business - but with some really useful options that the big boys haven't bothered to supply.

Often smaller businesses use things like AMEX credit card facilities as an informal Trade Finance tool. In other words, they'll pay a bill that's due in 30 days on their Amex card and that gives them 60 days of extra funding - because they don't have to pay AMEX back for another 30 or perhaps 45 days.

Like any Trade Finance product, it's all about managing the cash gap between when you buy inputs and when you get paid - which can be a major cash flow issue in small businesses.

However, when you go with Amex-type cards, the card is the owner's personal card - and adding additional cards as staffing changes can be slow and awkward.

ARCHA Finance have a system of Team Cards (which can be virtual credit cards rather than plastic). They can be issued to your staff members, and have individual credit limits per card.

These team cards can quickly and easily be created or cancelled, and connect in automatically to accounting tools like Xero and Quickbooks.

This gives SME operators a way of quickly managing a lot of their expenses. For someone like an electrician or a plumber - who has a team on the road - it removes a lot of what used to be “petty cash” expense administration. For example, when a team gets on site and find they need a 2 cm bit instead of a 3cm bit to do the job.

If your team member has a well-controlled ARCHA credit card, they can go to a local provider and use that credit card to buy the additional piece they need to finish the work. This saves money - both in admin time or in on-site waiting/travel time because a team member doesn’t have the right part. All the transaction details go straight to your accounting tool.

When you empower key staff with the ability to use a card, then it enables them to get on with the job - and you still have the power to track and manage spending. Time is money - so you don’t need a team standing around because they haven't got the right part.

Luca Plus

Another excellent finance tool that I recommend is called **Luca Plus**. Luca Plus are a specialist trade financier. They operate mainly in the small business market.

As an example, let's say you're a retailer - and in retail you don't have debtors that we can use for balance sheet lending.

Luca Plus plugs into your accounting system - your Xero or MYOB. That connection gives them an idea of your balance and trading history, and they can say “we're coming up to Christmas (or Easter) and we'll lend $40,000 to you based on your business history - which you can pay back to us at $10,000 a month over the next four months.”

They do that very simply - far faster and less painfully than applying for a bank loan. Their process is just like applying for a credit card. Once they get plugged into your accounting system, then they have an ongoing understanding of how your business is and what your needs are, so you don’t have to do new applications every time you need to invest.

This means that a small retailer - or other small business with a variable customer base - can buy stock and get it in early to meet seasonal peaks. Their interest rates are very reasonable, given the flexibility they offer to purchase strategically.

COGSFlow

Another product that some of my clients are using effectively is from a company called Cogsflow. Cogsflow generally lend in the e-commerce space - however I have got them working in a couple of companies that aren't based in e-commerce BUT do have good data (good data is essential for this tool to deliver results.)

One of the advantages of lending in the e-commerce space is it can be relatively easy - once a business is established - because of the analytics that are built into eCommerce platforms.

If you're selling something on Amazon, you know that if you spend $10,000 in marketing, you'll get $100,000 revenue and that generally it scales in a linear pattern.

Because these analytics are so good, companies like Cogsflow can assess your financial position and your trading history and your potential trading - and will then advance funds to provide stock for your business.

As security against that load, they put a charge over that stock to protect the loan. It's not the cheapest funding around, however when you have the right financing strategy and good high margins, it can be very flexible and offer strategic cash flow benefits.

Don’t get a product until you have a STRATEGY

I’m a Working Capital Strategist specialising in helps SME operators reduce their cash flow stress and build their businesses. I've been specializing in this field for over 16 years. In that time, I’ve financed over $410 million worth of product and I have a 97% satisfaction rate from my clients.

Most SMEs do finance back-to-front - they choose a product that someone they know has tried and then try to make it work for them. That’s like buying a particular model of car because your mate has one - even though their family needs are totally different to yours.

The first finance “product” that every small business needs is a STRATEGY.

You need a business-level strategy that considers your market, your business processes, your cash flow AND the amount of Working Capital that your business needs to operate efficiently and productively.

Buying ANY financial product without a strategy is like building a home based on the artist's impressions. Before you choose financial tools, you need a strategy. And once they’re chosen and implemented, they need to be regularly reviewed and adjusted as your business grows.

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GOOD finance is about building a relationship, not buying a product

I don't do “set and forget” lending - which is what a bank does when it does a mortgage on your house. They don't ever talk to you again (as long as you make the mortgage payments).

Look for a provider who will take a proactive, strategic role - who has an ongoing review process where they keep talking to you, understanding your business objectives, understanding how you wish to grow and facilitating more lending.

If you have a financing strategist who puts together a robust financial strategy for your business, it will take the stress out of your business. You will have the liquidity you need to grow **without** the endless stress of juggling bills and cutting corners while you wait for customers to pay your invoices.

If your Working Capital sucks and your cash flow stress is through the roof, then book in for a Working Capital Strategy Review today.

Martin Cattach is the founder of Finance for Business. He’s an expert SME Working Capital Strategist.

Finance for Business delivers affordable, flexible SME financing solutions that reduce small-business cash-flow stress and increase productivity.

Martin’s early work in his family’s hospitality operation adds understanding and empathy to his decades of finance and business experience.