



HMW Finance

Capability Statement



About Us

HMW Finance works closely with clients and lenders to provide complete debt advisory services so you can raise or manage existing debt and [unlock opportunities](#) for growth. Whether you need to refinance a loan, expand your working capital, fund a development, purchase equipment, acquire a home, business, or asset, we can help you explore various financing options available from a range of financiers.

We specialise in understanding the requirements of banks and financiers and can source debt from a wide range of funders including banks, non-banks and alternative financiers.

We not only provide you access to finance but will assist you at every step ensuring you are properly prepared and positioned to achieve the best funding solution.

Our Experience

The HMW Group team has in-depth experience across a range of industry sectors guaranteeing you receive advice from someone who truly understands the issues you face or will face, and how to offer you pragmatic and effective solutions and support.



Engineering



Manufacturing, energy,
waste management



Medical and
healthcare



Property and
construction



Retail, hospitality
and tourism



Technology and
communication

Why Work With Us?

- Collaborate with experts across diverse fields.
- Effectively structure transactions for optimal outcomes.
- Proven technical, expertise, industry knowledge and commercial acumen in capital & debt raisings.
- Part of HMW Group integrated services.
- Extensive network of local and global financiers and investors.
- Exceptional international reach with Russell Bedford in 110 countries.

What We Can Do for You..

At HMW Finance, we understand your business and financial needs, handling complex negotiations so you can focus on what you do best.

Property & Development Finance

- Development finance
- Construction loans
- Site acquisition
- Short-term facilities
- Mezzanine finance

Commercial Lending

- Independent commercial loan / portfolio reviews
- Commercial loans
- Comprehensive credit risk assessment
- Structuring the loan agreement
- Specialised asset acquisition

Equipment Finance

- Leasing and hire purchase
- Asset-backed loans
- Equipment finance & leasing
- Tax-effective financing structures

Working Capital and Growth Finance

- Trade and supply chain finance
- Business loans and equity financing
- Debt structuring and refinancing
- Invoice financing

Refinancing or Restructuring

- Loan assessments and proposals
- Debt structure modelling and advice
- Loan / lead origination and generation
- Loan impairment stress testing / modelling
- Debt consolidation / restructuring

Trade Finance

- Negotiation of loan terms and conditions
- Import / export financing
- Supply chain financing
- Foreign exchange risk management



Offering a Partner-Led Approach



Tony Rickards

Partner, Business Services

HMW Finance

Tony has a wealth of business financing experience across all industry sectors with specialisation for property and property development, engineering logistics, food manufacturing and importing

This has been earned from 4 years in private enterprise in construction and property development and over 20 years with the NAB and St. George managing client finance portfolios of up to \$500m in value, with individual client debt facilities ranging from \$200,000 to \$180m.

He understands the challenges businesspeople face and, coupled with his banking and finance experience and wide network of advisors and financiers, Tony can support business owners through the phases of their business to help them grow, and achieve their goals.

Tony Rickards

Partner

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Scan QR code to
contact Tony today!



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Joseph Bussa

Financial Advisor

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Scan QR code to
contact Joseph today!



Create ambition.
Create opportunity.
Create wealth.

Proud Member of Russell Bedford International

HMW Group is a proud member of Russell Bedford International, a global network of professional services firms providing accounting, audit, tax, financial and other consulting services. Russell Bedford operates all over the world with more than 370 offices located in 110 countries. The services the network offers are truly global, allowing us to deliver innovative solutions to a diverse range of clients.

Our trusted network of business professionals ensures our clients receive consistent and exceptional service from across the globe. With a common set of values, Russell Bedford International member firms deliver qualified advice across audit, accountancy, tax and advisory services.

We support our clients by providing the capability to grow their businesses regionally, nationally and internationally, enabling them to expand their businesses with confidence as they enter into new territories and ensuring consistent service is always delivered.



Your Complete Advisory Team, All in One Place



Business Advisory, Accounting and Tax

- Accounting compliance & statutory reporting
- Technical accounting advice
- Tax planning & structuring
- Planning and structuring
- Tax in mergers & acquisitions
- Capital gains tax
- Fringe benefits tax
- GST and indirect taxes
- Tax compliance & management
- Employment taxes
- Strategic business planning
- Performance improvement
- Risk assessment and management
- General corporate tax services
- Budgeting and cashflow
- Budget planning and analysis
- Cashflow forecasting
- Expense tracking
- Business performance and management reporting
- Business set-up and structuring
- Registration assistance
- Forecasting and modelling



Corporate Finance

- Due diligence and transaction support
- Valuations
- Capital structure reviews
- Financial modelling
- Deal structuring
- M&A and divestitures
- Equity and debt capital raisings
- Equity capital market strategy advice
- Credit and financial assessments
- Leveraged buy-outs
- Fundraising and capital markets



Debt Advisory

- Debt structure modelling and advice
- Debt / loan placement and raising
- Loan assessments and proposals
- Negotiation of loan terms and conditions
- Commercial loan policy review and advice
- Independent commercial loan / portfolio reviews
- Industry sector insights
- Loan / lead origination and generation
- Loan impairment stress testing / modelling



Bookkeeping and Payroll

- General bookkeeping services
- Debtor & creditor management
- Bank transaction processing
- Software set-up, implementation & data migration
- BAS & IAS preparation
- PAYG withholding reporting and lodgement



Financial Planning and Wealth Management

- Financial planning
- Wealth creation and protection strategies
- Retirement planning
- Investment advice
- Personal insurance
- Superannuation advice
- Self-Managed Superannuation Funds advice
- Customised estate and succession planning

Our Service Charter

- We listen to you.
- We clearly explain our advice.
- We are accessible, responsive and do what we say we will.
- We identify opportunities for you which enhance your business and create wealth.
- We are solution oriented and client focused.

Our Strengths

- We value our relationships, earned through integrity, capability and accountability.
- We are passionate about what we do and the success of our clients.
- An experienced team who possess technical expertise and commercial acumen to deliver real solutions.
- Lateral thinking, our strategies are well tested and we solve challenges others cannot.
- Privately owned and independent.

Depth of Our Expertise

- Over 40 professional qualified practitioners.
- 9 Partners and 6 Associate Partners.
- An extensive network of Investors and Financiers to support debt and equity raising opportunities.
- We are a member of Russell Bedford International, a global alliance of independent accounting and advisory firms giving us global reach and intelligence.



Every Journey Begins with a Conversation

Wondering how we can help you create wealth?
Get in touch.



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