

# SME Lending Toolkit

## Helping brokers turn insight into action with ORDE

**SME lending (also known as, Small to Medium-sized Enterprise lending) is a growing part of the market. This means a huge opportunity for brokers to lead the way, add value and grow their business.**

With more than 2.5 million active businesses in Australia, and 97 per cent of them classified as SMEs, this segment represents the backbone of the economy. Many of these businesses are run by sole traders or self-employed professionals who are often juggling multiple roles, managing many assets and making decisions that impact their livelihoods. They can be time-poor, overlooked by traditional lenders and looking for support that's tailored to their needs. That's where brokers can make a real difference.

### **This toolkit is designed to help you**

- Ask the right questions across your business.
- Spot lending triggers.
- Use ORDE's flexible products to solve real SME challenges.
- Whether you work alone as a broker or have a large team.

It's a practical guide to help you build confidence, uncover needs, and take action.

# Ways to spot opportunities in your book

Many brokers already have SME clients, they just haven't tagged them that way. And even when they do, they're often only helping with one part of the picture, like a residential loan, without considering the broader business needs, liabilities or opportunities.

## Questions to work through:

- Are we actively identifying SME clients in our book - such as ABN holders, sole traders or self-employed individuals?
- Are we identifying clients with seasonal incomes, asset ownership or recent business growth?
- Are we overlooking business-related liabilities like ATO debt, short-term loans or equipment finance?



## Tips to get started:

Start with these filters and flags:

**ABN holders under 50:** Often in growth mode – expanding, hiring, investing. ABS data shows ABN registrations begin to taper off from around age 55, so clients in earlier age brackets may be more active in scaling their businesses.

**Sole traders and self-employed clients:** They are often busy and appreciate simple, proactive support. Many have consistent repayment habits and are open to help when it saves them time.

**Clients in top SME sectors:** Construction, professional services, real estate, transport, health – these sectors dominate SME counts and often have lending needs tied to equipment, premises or staffing.

**Use calendar triggers:** EOFY, BAS time, budget season or sector-specific reporting deadlines are great moments to check in.

## Real tailored solutions

A broker identified that a long-term home loan client had started a consulting business.

By asking about business needs, the broker uncovered a need for equipment. ORDE delivered a tailored Alt Doc loan, enabling the client to invest in new technology and expand their consultancy.

# Starting the right conversations

SME lending needs aren't always obvious. The right questions can uncover them.

## Questions to work through:

Are we asking clients about their business goals, upcoming purchases or seasonal challenges?

Are we framing discussions around different lending needs to uncover opportunities, ie:

- Property-backed lending: Using property as security
- Asset lending: Equipment, vehicles, or tools
- Cash flow lending: Managing seasonal gaps
- Acquisition lending: Funding business expansion

Are we tailoring conversations to match sector-specific pain points?



## Tips to get started:

Use these questions to guide SME conversations:

“What are your top three business goals for the next year?”

“Are you planning any major purchases or investments?”

“Do you anticipate any cash flow gaps or seasonal slowdowns?”

“Are you reviewing any existing facilities or refinancing?”

## Real tailored solutions

A broker's conversation with a construction business owner revealed upcoming projects and cash flow challenges due to ATO debt and short-term loans.

ORDE structured an Alt Doc loan to consolidate liabilities, improving cash flow, reducing monthly payments and allowing the client to confidently take on more contracts.



# Engaging referrers effectively

Accountants and advisors can be key SME referrers: they know their clients' ambitions, goals and financial pain points.

## Questions to work through:

- Do we have a rhythm for checking in with referrers?
- Are we sharing case studies or one-pagers they can pass on?
- Are we helping referrers spot lending triggers like cash flow stress or refinancing talk?



## Tips to get started:

### Build trust with referrers:

- Set quarterly check-ins with top contacts.
- Share recent success stories or helpful resources.
- Ask: "Any clients talking about growth, refinancing or equipment purchases?"
- Bonus case study tip: After settlement, jot down the story – what was the challenge, what changed – so you've got a ready-to-share case study next time a referrer asks for an example.

## Real tailored solutions

An accountant referred a medical practice owner whose previous financial statements didn't reflect the business's current momentum.

Over the past six months, BAS statements showed stronger income, confirming the practice was back on track. Using Alt Doc verification with BAS and an accountant's letter, the broker secured a commercial refinance through ORDE – unlocking funds for equipment upgrades and service expansion, with no annual reviews required.



# Packaging SME applications for faster approvals

You don't need to be a credit expert – but you do need to tell the story clearly.

## Questions to work through:

Are we including business overviews, income sources, discrepancy explainers and seasonal patterns upfront?

Are we using ORDE's Credit-Ready Checklist to avoid delays?

Are we asking for scenario guidance early, especially on first-time SME deals?



## Tips to get started:

Package deals with clarity:

**Broker notes:** Provide clear, concise, and relevant notes to support the application. Provide a clear explanation if arrears are present.

**Self-employed applicants:** Include a business overview covering what the business does, its online presence, how customers are acquired, and any other relevant details. Confirm the applicant is registered for GST if declaring income over \$75k.

**Liability statements:** Review carefully and explain any adverse repayment history.

**Identification:** Include a minimum of one form of photo ID with a signature (ie driver's licence, passport).

**Need support?** Ask for BDM or Credit Analyst input early if unsure.

## Real tailored solutions

A broker worked with a retail business owner whose income fluctuated seasonally and who owned multiple properties.

By explaining the seasonal nature of the business and providing rental income details along with supporting documents, the broker enabled ORDE to approve the deal using Alt Doc – offering a competitive rate and fast turnaround to support the client's expansion plans.

# Finding the right solutions

ORDE offers brokers a wide mix of lending solutions - from Residential and Commercial to SMSF, Construction and Bridging - available across Full Doc, Alt Doc and Lease Doc, with options for Prime, Near Prime and Specialist clients. All with no clawbacks and no ongoing borrower fees.

## Questions to work through:

Are we choosing products based on the client's actual needs – or just defaulting to residential and missing broader business opportunities?

Are we using Alt Doc or Lease Doc where full financials aren't available?

Are we considering SMSF or commercial options for strategic purchases?



## Tips to get started

Match product to purpose. For instance:

Alt Doc for seasonal income or limited documentation.

SMSF for strategic asset purchases.

Lease Doc for asset-backed servicing.

Residential security can support business purposes.

## Real tailored solutions

A tourism operator in Queensland, with seasonal income and a mix of business and personal assets, was referred by their accountant to explore purchasing a commercial property through their SMSF. The broker combined Alt Doc and SMSF loan options, and ORDE structured a solution that recognised both lease income and business cash flow, allowing the client to secure the property without needing full financials.



## Get in touch with our BDM team

Whether you're just starting out in SME lending or looking to sharpen your strategy, your ORDE BDM is here to help. We can talk through a scenario, workshop a deal, or walk through the Credit-Ready Checklist together.

**We're here to help you turn insight into action and support more SME clients with confidence.**

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Contact us

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