



Australian Credit Licence No.384390
Australia Imperial Financial Services Pty Ltd t/as IMPERIAL FINANCE (ABN 84 085 518 387)
FBAA 2231, MFAA Credit Adviser™ (CA) 65068 - Celebrates memberships over 20+years
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LINDA LAI | IMPERIAL FINANCE

Strategic Adviser | Credit, Funding & Capital Structure

CAPABILITY STATEMENT

Linda Lai is a **Strategic Adviser** at Imperial Finance, assisting business owners, companies and senior management with complex funding, credit, liquidity, restructuring and capital requirements.

With extensive experience across **SME and commercial lending, property finance, working capital, debt restructuring, strategic corporate funding and complex transactions**, Linda works closely with **CEOs, CFOs, Managing Directors, business owners, accountants, lawyers, banks and non-bank funders** to understand the broader commercial circumstances and develop appropriate funding strategies.

Her approach extends beyond simply sourcing finance. Linda considers the relationship between **business performance, cash flow, debt capacity, existing liabilities, assets, security, ownership structures, growth opportunities and funding requirements** to help clients navigate complex financial situations, structure appropriate debt and funding solutions, and achieve practical outcomes.

CORE AREAS OF CAPABILITY

1. COMMERCIAL CREDIT

Experience across SME and business lending, bank and non-bank funding, credit assessment, property-backed lending and complex borrower structures.

2. WORKING CAPITAL & LIQUIDITY

Experience assisting businesses with significant accounts receivable, extended debtor cycles and increased working-capital requirements, including sourcing additional funding capacity and facilities to support major contracts and business growth.

3. DEBT RESTRUCTURING

Experience managing complex situations involving multiple properties, personal and company borrowing, existing bank facilities, refinancing and restructuring, working collaboratively with professional advisers and managing transactions through to settlement.

4. STRATEGIC & CORPORATE FUNDING

Experience in urgent and time-sensitive funding requirements, pre-IPO funding, shareholder and director-related funding situations, corporate funding and growth-capital requirements.

5. COMPLEX STAKEHOLDER MANAGEMENT

Working directly with **CEOs, CFOs, Managing Directors, owners, accountants, lawyers, banks and non-bank funders**, coordinating multiple stakeholders and maintaining transaction momentum through complex funding and restructuring processes.



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6. CREDIT JUDGEMENT & RISK ASSESSMENT

Assessing not only whether funding can be obtained, but whether the proposed funding structure is **appropriate, sustainable and aligned with the client's broader commercial objectives.**

FROM TRANSACTION ORIGATION THROUGH TO SUCCESSFUL SETTLEMENT AND RESTRUCTURING

Linda's experience extends beyond simply sourcing a lender.

From transaction origination through to successful settlement and restructuring, Linda works to understand the client's financial position, diagnose the underlying funding requirement, collaborate with accountants, lawyers and other professional advisers, structure appropriate financing solutions, negotiate with banks and non-bank funders, and manage the transaction through to implementation and settlement.

Her approach considers the relationship between **cash flow, existing debt, assets, liabilities, security, business operations, ownership structures, funding requirements and future growth objectives.**

The objective is to identify a **practical and sustainable funding solution** that addresses the client's immediate requirements while considering the client's broader financial position and longer-term objectives.

STRATEGIC ADVISORY APPROACH

UNDERSTAND → DIAGNOSE → STRUCTURE → NEGOTIATE → EXECUTE

Understand — the client's business, financial position, objectives and constraints.

Diagnose — identify the underlying credit, liquidity or funding challenge.

Structure — develop an appropriate debt and funding structure within the available financing options.

Negotiate — work with banks, non-bank funders and the client's professional advisers to progress the appropriate solution.

Execute — coordinate the transaction through documentation, settlement, refinancing or restructuring.

This approach reflects Linda's experience in **complex commercial funding situations where achieving the right outcome requires more than simply identifying a lender or funder.**

CORE EXPERTISE

Commercial Credit | Working Capital & Liquidity | Debt Restructuring | Strategic Funding | Debt & Funding Structure | Complex Transactions | Transaction Management