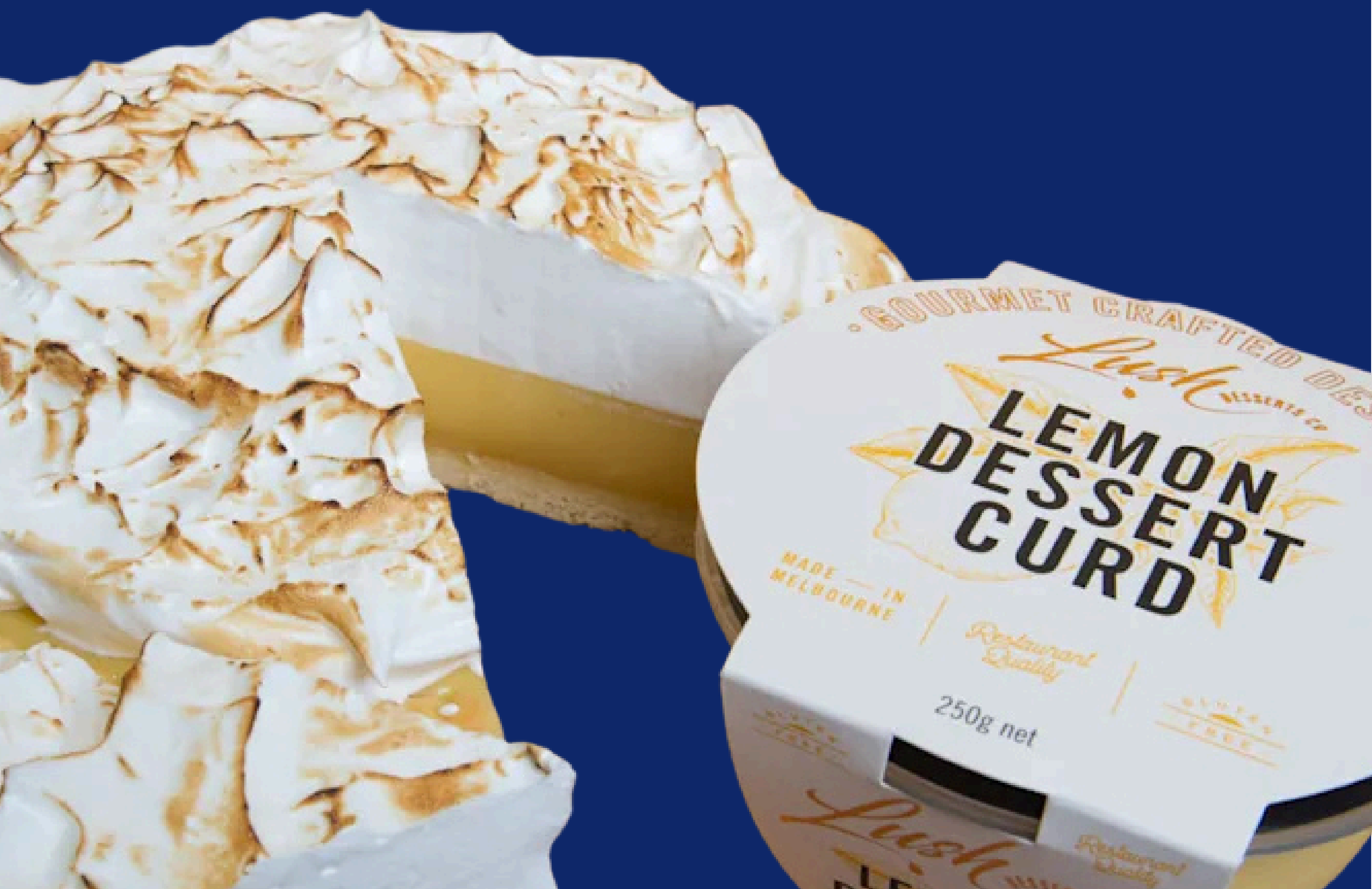
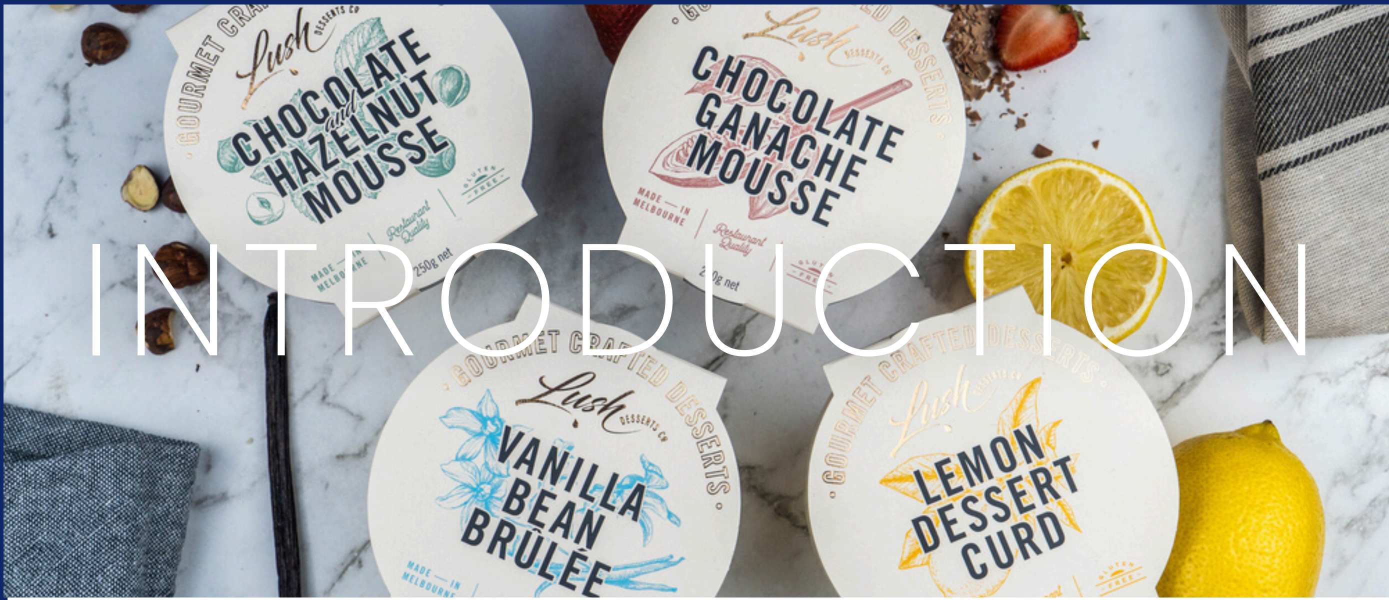
OptiPay

"WE MAKE DESSERTS. WE'RE NOT IN THE BUSINESS OF DEBT COLLECTION"

HOW ONE FMCG BRAND TOOK BACK CONTROL OF THEIR CASH FLOW



INTRODUCTION



Running a premium dessert brand in Australia's competitive FMCG space comes with no shortage of pressure - especially when it comes to cash flow.

For **Peter Little, founder of Lush Desserts,** long payment terms, coupled with occasional delayed payments from distributors and national retailers meant he was often acting as a bank for the supply chain, making it difficult to scale, fund innovation, or respond to demand.

"At the end of the day, you always have to spend upfront... and everyone will always order at the end of the month. You essentially become a bank."

That's when he knew he needed to make a change. He needed a funding strategy that could grow with his business - and he found it.

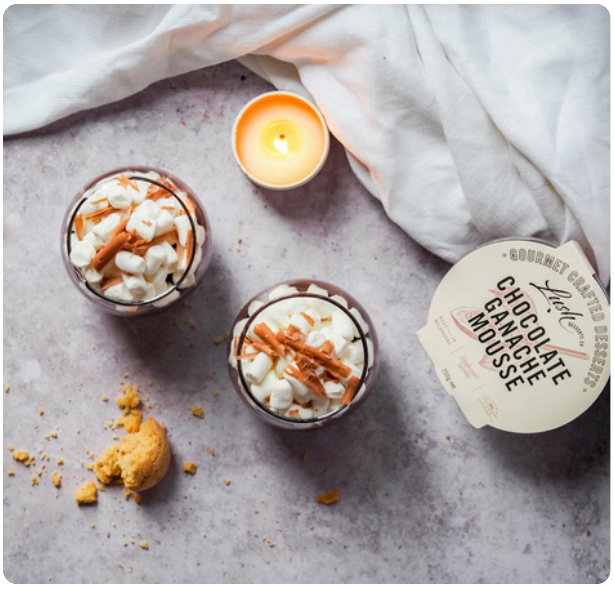
Now, with brand loyalty rising across Australia's independent grocers and a major relaunch of their dessert range on the horizon, Lush Desserts is scaling sustainably, backed by cash flow stability.

In this resource, Peter discloses how he overcame cash flow strain through invoice financing, providing raw insight into his business' struggles, growth and funding strategies.

Q&A with Peter Little, Founder of Lush Desserts

What cash flow challenges were you facing before using invoice finance?

We'd always be paying upfront for ingredients, packaging, and labour, only to wait weeks, sometimes months, to get paid. Everyone in the FMCG chain leans on the next player for cash flow. Distributors would order stock I'd already paid to produce, but I wouldn't see payment until well after delivery. It puts a huge strain on growth.



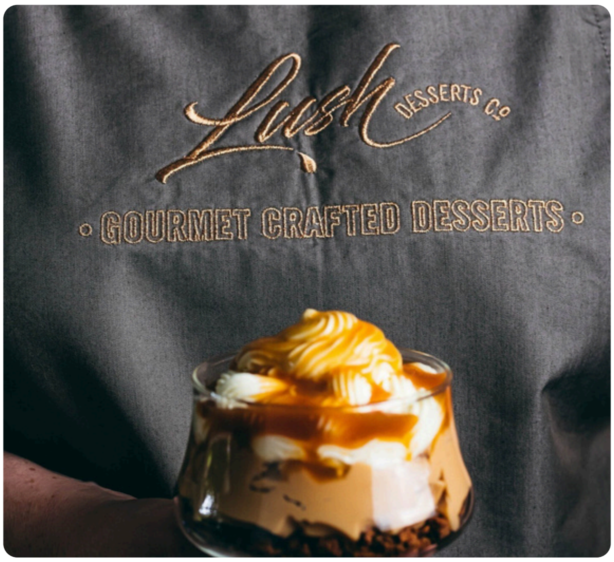
"Meanwhile, the people supplying haven't been paid - we get no business growth."

How has invoice finance helped?

With OptiPay, I now receive up to 80% of the invoice value within days. That means I've got money in the bank to fund production, pay wages, and run promos — instead of constantly chasing payments. The remaining 20% helps cover discounts, promotions, or any claims. It's a game-changer.

"It's fully paid for, well, 80% paid for, and that 20% that's not paid for allows for promotion. So you always get something a little bit back once they've paid the invoice."

Has it improved your ability to fulfil larger or more urgent orders?



We're in manufacturing, so we generally plan ahead — but promotions can surprise you. When a big retailer runs a promo and doesn't give you much notice, you need to be ready. Having finance in place means I'm not scrambling for working capital. I can focus on supply, not survival.

"Those are the little surprises, and that's where invoice finance helps you balance things out."

How else has invoice finance supported your operations?

Wages come first. Always. But in a tight month, not having to wait 30 or 60 days for invoice payment means I can pay staff and reinvest in the business. It also means we can discount more effectively in-store, which is the most powerful marketing tool in this space.

"Wages are always the first thing you need to take care of. There can't be any compromise on that."

"I've found discounting, ie tickets on the shelf, is far more effective than fluffy stuff like influencers or Instagram."

What has growth looked like over the last 12 months?

We've doubled down on product development, testing new flavours, updating packaging, and planning a full relaunch. Thanks to steady cash flow, we've been able to do this without external funding or price increases. In fact, we've maintained our pricing by slightly adjusting portion sizes, which shoppers understand in today's economy.

"We've got new flavours launching next month; pistachio, strawberry, lemon, and salted caramel panna cotta."

"Cash flow all helps with that rather than stringing things out."

Where are you stocked and what's next?

We're stocked Australia-wide, but strongest in NSW, VIC, SA and WA - especially among IGAs and independents, where brand loyalty matters. We're about to launch new flavours like pistachio, lemon, and strawberry panna cotta. Cooh's Local has shown interest, and that could lead to a national rollout. Ultimately, we're seeking equity partners to scale further, but right now we're laying the foundations with strong financials.

"South Australia and WA are foodie capitals. They really respect the independents. That's where our growth is strongest."

"We've got three fridge spots in some stores — bigger than Cooh's. That's because of brand loyalty."

What advice would you give other FMCG businesses considering invoice finance?

If you trust your customers, invoice finance is a no-brainer. The cost is far outweighed by the benefit of having cash in hand - fast. You can pay staff, fund production, run promos, and grow, all without dipping into reserves or chasing your tail.

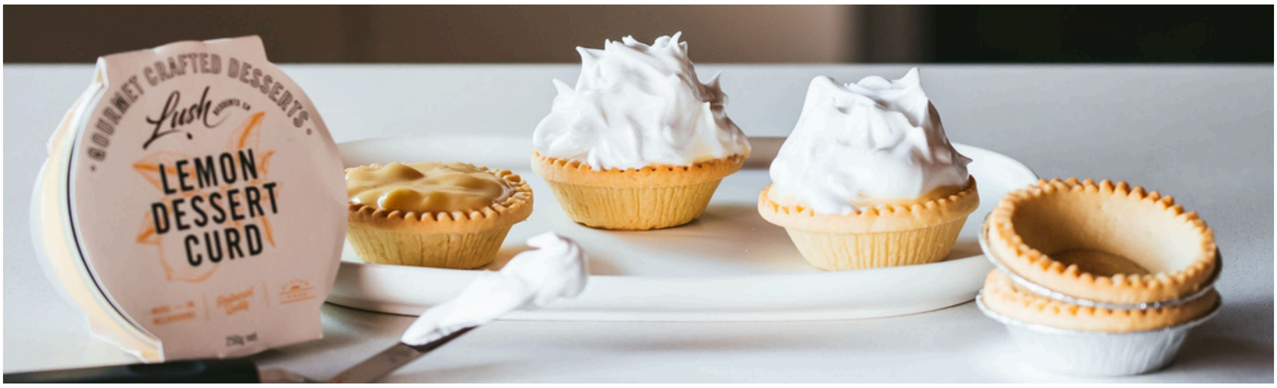
“You get your money quickly, it’s great. Why wouldn’t you use it?”

“The pressures off. The money’s there. Go pay your bills. Go pay your staff. Go grow your business.”

Why did you choose OptiPay?

They just get it. Angus and the team understand the FMCG space and where the pinch points are. They accessed my accounting system (read-only), assessed the risks, and worked with me like a real partner, not just a lender. They want your business to grow because your success is their success.

“They understand what it takes to run a business... and they want to be a part of it. The team at OptiPay aren’t just lenders - they’re partners. They want your business to grow, because your success is their success.”



What is Invoice Finance?

Invoice finance, sometimes called debtor finance or invoice factoring, allows businesses to unlock the cash tied up in unpaid invoices, often within 24 to 48 hours.

Funding in 24 hrs

Flexible to use when needed

No hidden fees or debt

Instead of waiting up to 90 days for a customer to pay, businesses receive of the invoice up to 90% of the invoice upfront, with the balance (minus a small fee) paid once the customer settles.

For fast-moving consumer goods businesses, where production and supply costs are paid well in advance of revenue, invoice finance offers a powerful solution to cash flow gaps.

It gives business owners faster access to working capital without taking on debt, selling equity, or disrupting operations.

The result is greater flexibility to fund inventory, cover wages, run promotions, or invest in product development - all while maintaining healthy, predictable cash flow.

For many FMCG businesses, the challenge is keeping up with production. When you're paying upfront for packaging, ingredients, and labour, but waiting 30-90 days to be paid, growth can stall before it starts.

What Lush Desserts shows is that access to fast, reliable funding can completely change your business. Invoice finance allowed them to invest in product development, meet promotional demand, pay their team on time, and scale their operations - all without taking on debt or sacrificing equity.

"The pressure's off. The money's there. Go pay your bills. Go pay your staff. Go grow your business."

If long payment terms are slowing you down, invoice finance might be the tool that gives you back control.

So, here's what you do next:
Book a quick, obligation-free chat with me, Angus.

We'll figure out if this works for your business.
It's 15 minutes that could change everything.

Scan or click **here** to book!

OptiPay

Over $2b in funding provided to 750 businesses since 2014.