



WINTERFOLD
FINANCE



WHO WE ARE

Winterfold Finance is a Western Australian commercial finance firm built around a simple idea: certainty matters. Businesses don't just need access to capital, they need a finance partner who understands their goals, moves at the pace of their decisions, and structures funding that supports where they're headed, not just where they are today.

We work across asset, commercial, and business finance, helping WA businesses fund growth, manage cash flow, and navigate major transactions with confidence.

OUR MISSION

Partnering with businesses to achieve strategic financial outcomes.

OUR VISION

To become WA's most respected and trusted commercial finance partner.

WHAT WE DO

Asset, Commercial & Business Finance

01 EQUIPMENT FINANCE

Funding for the plant, vehicles, and machinery that keep your business running and growing.

02 COMMERCIAL PROPERTY FINANCE

Tailored lending solutions for purchasing, refinancing, or developing commercial property.

03 BUSINESS ACQUISITION FUNDING/M&A

Structured finance to support business purchases, mergers, and succession transitions.

04 WORKING CAPITAL

Solutions to free up cash flow and keep operations moving.

05 AGRI FINANCE

Finance products designed around the realities of WA's agricultural sector.

06 MEDICAL FINANCE

Specialist funding for medical and healthcare professionals and practices.

07 INSURANCE PREMIUM FUNDING

Spread the cost of business insurance without impacting cash flow.

08 SURETY BONDING

Performance and contract guarantees for businesses tendering on major projects.

09 BANK GUARANTEES

Facilitating guarantees to support leases, contracts, and tenders.



WHY WINTERFOLD

Every business is different, and so is every finance solution. At Winterfold, we take the time to understand your business, your goals, your challenges, and your timeline, before recommending a path forward. We're not transactional brokers chasing a single deal; we're a long-term financial partner invested in your outcomes.

VALUE PROPOSITION & DIFFERENTIATORS

Winterfold Finance is built for businesses that need more than a broker who places deals. We bring commercial intelligence, lender access, and genuine commitment to every engagement, because the right structure, negotiated with conviction, is what separates a good outcome from a costly one.

WHAT SETS US APART

We understand your business first

Every recommendation is built on a clear picture of your goals, cash flow, and strategic direction, not a product menu.

We move at your pace

Decisions don't wait. Neither do we.

We access the full market

Our lender relationships span commercial banks, specialist lenders, and non-bank financiers, giving us the range to find the right fit, not just the easiest one.

We think beyond the transaction

We consider how each finance decision fits within your broader strategy and growth plans.

We offer debt advisory for complex requirements

For more complex requirements, we provide strategic support around structuring, lender engagement and finance options.

Whatever the requirement, we work to structure a finance solution around your business and its objectives.

INDUSTRIES & SECTORS

Winterfold Finance works with businesses across WA's key industries, with a particular focus on capital-intensive sectors where debt structure directly influences growth.



01 MINING & RESOURCES

Our core sector. Asset-heavy operations with significant, ongoing requirements across equipment, working capital, bonding, and bank guarantees.



02 CONSTRUCTION & INFRASTRUCTURE

Equipment finance, surety bonding, bank guarantees, and working capital for contractors and project-based businesses tendering on major projects.



03 TRANSPORT & LOGISTICS

Fleet and equipment finance, insurance premium funding, and working capital for businesses that keep WA moving.



04 AGRICULTURE

Finance products designed around the realities of WA's agricultural sector, with dedicated agri capability continuing to grow.



05 HEALTHCARE & MEDICAL

Specialist funding for medical professionals and practices, with dedicated medical finance capability continuing to expand.



06 PROFESSIONAL SERVICES & SME

Commercial property, business acquisition, working capital, and insurance premium funding for growth-focused businesses across sectors.



LEADERSHIP



JACOB MCDONALD
DIRECTOR

Jacob McDonald founded Winterfold Finance on a straightforward principle: businesses deserve a finance partner who knows their industry, speaks plainly, and delivers. With deep expertise across commercial and asset finance, he brings the market knowledge and lender relationships that translate directly into outcomes for clients.

His approach goes beyond placing debt. Jacob provides a bespoke, boutique finance service tailored to each client's structure, strategy, and growth plans, ensuring every solution is individually designed rather than product-driven. He works to give clients genuine visibility over their financial position, empowering confident, informed decisions around growth, acquisition, and capital allocation. If you're working with Winterfold, you're working with someone who understands what's at stake.

Focus: Commercial Finance, Asset Finance, Debt Advisory, Working Capital

Primary Industries: Mining & Resources, Construction, Agriculture, Healthcare, SME

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OUR PROCESS

We identify the right structure and lender for your specific situation, considering asset type, term, covenants and pricing before going to market.

01 DISCOVERY

We invest time understanding your business: goals, cash flow dynamics, existing debt, and strategic timeline. No assumptions, no shortcuts.

02 STRUCTURING

We identify the right structure and the right lender for your specific situation, asset type, term, covenants, pricing, before going to market.

03 EXECUTION

We manage the process end-to-end: credit submissions, lender negotiation, documentation, and settlement. You stay informed and in control throughout.

04 ONGOING PARTNERSHIP

Settlement is the beginning. We stay close to your business, reviewing facilities, identifying opportunities, and ensuring your finance structure evolves with your growth.





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