

# Renown Lending Expands Asset-Backed Support for Australian Small Businesses

*Non-bank lender helps Adelaide, Sydney, Melbourne and Perth businesses unlock equity instead of borrowing at extreme rates.*

ADELAIDE, SOUTH AUSTRALIA, AUSTRALIA, February 22, 2026 /EINPresswire.com/ -- [Renown Lending](#) has announced an expanded commitment to supporting small and medium-sized businesses across Adelaide, Sydney, Melbourne and Perth through structured [asset-backed lending](#) solutions.

As traditional banks tighten credit policies and enforcement activity increases, many business owners are experiencing mounting financial pressure. In particular, Australian Taxation Office (ATO) liabilities have become a significant source of stress for SMEs, forcing some operators to consider high-cost, short-term funding options.

“

We believe equity should be a solution, not desperation borrowing at unsustainable rates.”

*Kalpi prasad*

Renown Lending is positioning asset-backed lending as a practical alternative.

Founder Kalpi Prasad said many businesses are being pushed toward unnecessarily expensive funding structures because they are unaware of equity-release options available to them.

“Too many business owners are being told ‘no’ by traditional lenders and then forced into borrowing at extreme rates,” Mr Prasad said. “Asset-backed lending allows businesses to unlock

The logo for Renown Lending, featuring the words "RENOWN LENDING" in a bold, gold, sans-serif font.

Logo

existing equity in property rather than taking unsecured loans at unsustainable pricing.”

Across Australia’s capital cities, small businesses are facing three difficult choices: close their doors, appoint an insolvency practitioner under ARITA guidelines, or borrow at excessively high interest rates.

Renown Lending believes there is a fourth option — structured, property-backed funding designed to provide short-term relief while protecting long-term viability.

General Manager Mitchell Chadevski said the firm is seeing a growing number of SMEs with strong underlying assets but temporary cash flow challenges.

“Many of these businesses are fundamentally viable,” Mr Chadevski said. “They own commercial or residential property with significant equity. The issue is liquidity, not solvency. Structured asset-backed finance can stabilise a business and give it breathing room.”

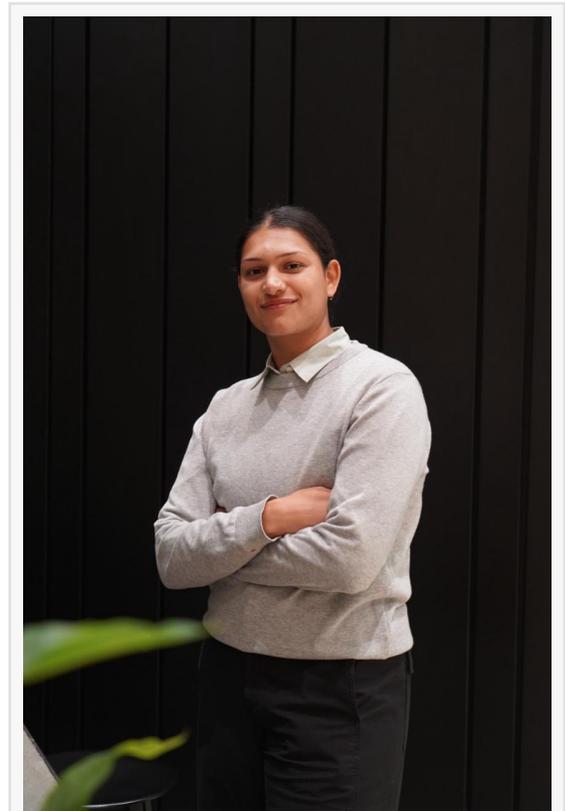
Renown Lending operates nationally with offices in Adelaide, Sydney, Melbourne and Perth, providing first and [second mortgage lending](#), construction finance and short-term business funding solutions.

As private credit markets continue to expand, asset-backed lending is increasingly viewed as a strategic tool rather than a last resort. Renown Lending maintains that disciplined credit assessment and responsible lending practices remain central to its approach.

“Our role is not to replace the banks,” Mr Prasad said. “Our role is to think commercially, act responsibly and support business owners when timing and flexibility matter most.”

Renown Lending continues to work with brokers, advisers and business owners seeking alternative capital solutions across Australia.

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