



Liquidity Management



Pride Aged Living's Liquidity Management Service is an independent, board-ready solution to help you meet your obligations under the Financial and Prudential Standards — with structure, evidence, and confidence.

From November 2025, providers must comply with either the Default Minimum Liquidity Amount (DMLA) and the Evaluated Minimum Liquidity Amount (EMLA). Only the EMLA aligns with the financial dynamics of your organisation.

If you are considering choosing the EMLA, you might be asking:

Is our EMLA calculation robust and appropriate?

Do our arrangements satisfy the requirements?

Will our board, auditors, or regulators accept our recommendations?

Our Liquidity Management service helps you:

Demonstrate Clause 14 compliance with structured documentation

Reduce capital inefficiency by aligning liquidity to real needs and risk

Improve board and management readiness for audit and regulatory review

Equip your team with tools for ongoing compliance

Access best-practice materials

Access ongoing support for up to 12 months

Take pride in your success



Bruce Bailey
Director

We support aged care providers with:



EMLA Calculation & Governance Report

Tailored assessment using our framework. Includes a board-ready report confirming liquidity adequacy and risk alignment.



Liquidity Management Strategy

Drafted documentation outlining the arrangements in place to maintain the EMLA, as required under Clause 14.



Detailed Risk Analysis

Analysis aligned to your financial structure, cash cycle and RAD profile. Supports capital management, ACFR readiness and audit defensibility.



Investment Management Strategy

Guidance to optimise liquidity while protecting capital efficiency.



Access to our EMLA Calculator

Allows your team to recalculate EMLA quarterly — no need to re-engage us.

Why partner with Pride Aged Living?

- We are independent consultants with deep expertise in aged care finance and governance.
- Our methodology aligns with Clause 14 and the 2025 Financial and Prudential Standards — ensuring compliance, clarity, and defensibility.
- Our outputs are structured for board assurance, audit readiness, and internal repeatability.
- Our tools and templates are pragmatic, robust and tailored — saving time while supporting organisation-specific outcomes.

Get in touch

To find out more about how we can assist, please contact us at clientservice@prideagedliving.com.au or [02 9068 0777](tel:0290680777).

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PrideAgedLiving.com.au

