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## Global Experience, Local Knowledge

Welcome to the new SME Funding Hub newsletter for Accountants.

In this newsletter we provide you with information on how we are assisting SME Business Owners to achieve growth through accessing tailored loans.

At SME Funding Hub help small to medium businesses to source essential funds to help fuel business growth and debt structures that support your business goals for long-term growth and success.

To find out more about our SME Funding Hub contact Dev Sarker on 0404 167 989 or [www.smefundinghub.com](http://www.smefundinghub.com)

**Did you know that SME Funding Hub has structured over \$20 million in loans in the last quarter? We work with a range of professionals to source commercial loans, including:**

- Self Managed Super Funds to purchase property
- Farming family to acquire additional land
- \$4.5M deal to purchase an island
- Business acquisitions

**If you are looking to expand your business or need support in managing your debt give me a call to set up an initial chat.**

### How your clients can use a small-business loan to grow their business

Applying for small-business loans can help your client get ahead and set up their business for success. Here are the top ways that your small-business clients can use their loan to help their business thrive:

1. Invest in a marketing plan - know your target market, how to attract customers and when & where to advertise
2. Ensure the services match the clients needs - and know who is the customer and why they want to buy from you - their unique value add
3. Buy the right equipment - so that they have the tools, the automation and the processes to deliver the right product at the right time to the right people
4. Get the right people - hire slowly, release fast, investing in people to ensure that they serve your customers right

To read the full article click [here](https://smefundinghub.com/insights/how-to-use-your-small-business-loan-to-grow-your-business/) :

<https://smefundinghub.com/insights/how-to-use-your-small-business-loan-to-grow-your-business/>  
to get tips to grow your business through a SME loan.



SME Funding Hub continues to help our clients to grow, even when in the start up phase.

Recently we structured a \$1 million debtor financing facility and a \$500K vehicle loan for a start up industrial waste business. As with any start up there were challenges that we had to work through with the client and the financiers. These challenges that we faced were:

- it was a start up,
- still made marginal losses despite strong business growth and
- did not have any real estate/unencumbered assets.

However, our team at SME Funding Hub were able to place this loan within our vast network of lenders even with these challenges because of our experience we could make a well-reasoned case for the business. With this funding our industrial waste client can now continue with its growth strategy because it has the financial backing to grow.

If you or your clients are in a similar situation and need such help, please reach out, our team has the experience to help you.

## WE'RE HERE TO HELP

We are here to support you with your clients – with news, insights and helpful resources available on our website, [www.smefundinghub.com](http://www.smefundinghub.com) to help keep you up-to-date on the latest.

## CASE STUDY

Yesterday I visited my client at her West Lakes Silk Laser clinic that she is growing. She is an amazing franchise owner, entrepreneur, and the leading aesthetic nurse specialist in the Western Suburbs of Adelaide. Each time I meet with her I am blown away by her passion and expertise.

But she is focussed on her future. In addition to her busy schedule with her clientele, she had to manage business debt, costs, insurances and saving for the future for her 1 year old while also looking after her family and planning for her retirement.

So she asked me to help out and to advise her on all these areas. After a comprehensive review I helped to develop strategies to pay off the debt, monetise her business wealth on a year-to-year basis and build her retirement wealth. And importantly she listened to this trusted advice.

Now she can focus on her clientele at work and her son when at home knowing that all these financial issues are now under control and she is building wealth for the future.

