



SME Funding Hub
COMMERCIAL LOANS & DEBT ADVISORY

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Global Experience, Local Knowledge

Welcome to the 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 we 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 visit
www.smefundinghub.com

A growing number of Australians are
falling victim to fraud each year as the
techniques employed by cybercriminals
become increasingly refined.
Understanding common types of fraud,
and how to protect clients from them, is
important as their methods become
more sophisticated.

Adapted from the Macquarie report into
Fraud, here are the types of fraud
catching Australian's out and what you
can do to protect yourself & your clients.

<https://bluerocke.com/uncategorised/the-types-of-fraud-catching-out-australians/>

Getting a Win for your Client

Sometimes you get a real win for your client and
nothing makes me more pleased that securing finance
that can spur a business into growth and give other
tangible benefits.

I recently was speaking with a client who was referred
to me by their Accountant. He mentioned that he has
found a really good business that he wanted to buy and
was planning to invest \$5 million.

His plan was to raise equity for this. Having seen the
equity process before and some of the pitfalls I spoke
about SME Funding Hubs experience in business
financing and how we can find other solutions that may
allow him to keep more of the equity.

What came to mind immediately was how he could
finance the purchase partially with debt. With this type
of option it would allow him to not dilute his equity
stake and obtain a tax deduction for interest payments.

He was keen to know more, so we reviewed the
business financials and quickly found a lender who was
willing to provide \$2.5 million in long term debt - 20+
years as acquisition finance with pre-payment options.
The client was delighted with the solution and the
acquisition is now being finalised.

If you have a client who is looking to buy a business or
property and will require debt to finance the deal,
please chat to us, let our experience guide your client to
sourcing the right solution for their financing.



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At SME Funding Hub we assist Accountants in sourcing loans, for their clients. As we know, in today's tight money markets getting loans that aligned to clients' financial objectives can be an increasingly challenging process. At SME Funding Hub we use our expertise to support your clients in defining their funding requirements, ensuring that it aligns to their business plan, we assist with documentation and finding the right lender that understands the sector that they are investing in. This is the beauty of working with an expert who understands small to medium businesses and how the lenders operate.

Here's a case study from Paul, who we assisted recently:

Paul's Accountant recently introduced Paul to SME Funding Hub who has just started a business that was growing well and very profitable. However, as their ABN was less than 12 months old, most lenders thought that this company was too risky. So, we worked alongside Paul and reviewed the financials and their business story and positioned it with a lender, who understood our presentation and provided the funds. Today, their business is powering ahead with the new contracts they were able to win through the investment.

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 to help keep you up-to-date on the latest.

CASE STUDY

Here is what Paul, 46 - 55 years, Brisbane, QLD said to us:

"Dev was introduced to me by a mutual associate and had an immediate impact on our business. As a relative start up business, we needed an experienced, cool hand to help us navigate the complex world of business finance to conquer our cash flow challenges and generate working capital. Dev's broad industry experience and insightful advice helped us identify a solution which will provide our business a platform for sustainable growth and future business development. In particular Dev was patient and professional which made the process more pleasant and productive than it may have been if we didn't have his guidance."

If you have a client who needs some assistance in 2024 to achieve their financial goals feel free to reach out to me.



Dev meeting with SA Treasurer Stephen Mullighan at the CAANZ breakfast in Adelaide