



**KOUSTAS+CO**

CHARTERED ACCOUNTANTS

**FINANCE APPLICATION SERVICE**



## FINANCE APPLICATION SERVICE

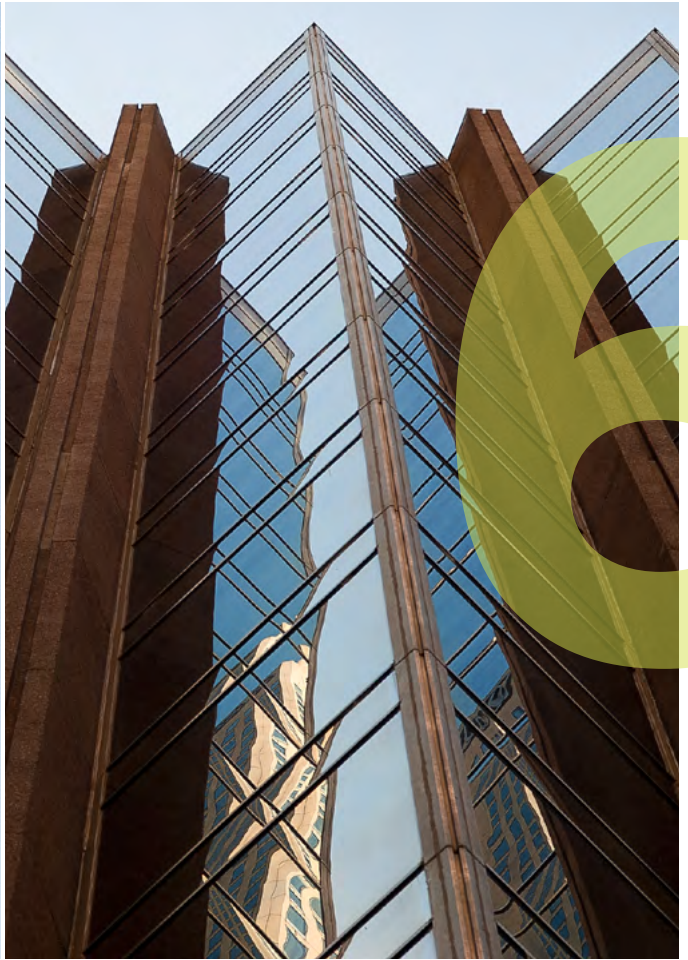
Taking the pain out of applying for finance

### *the* WHAT

The Koustas & Co Finance Application Support Service is a proven process methodology that has been designed to guide business owners through the increasingly complicated and onerous task that is preparing an application for third-party.

We can assist businesses with applications for all types of finance (including):

- » Working capital finance
- » Equipment finance
- » Debtor Finance
- » Retention finance (for building and construction firms)
- » Trade finance
- » Business acquisition
- » Property purchase (both for investment and development)
- » Limited Recourse Borrowing Arrangement for SMSF's



*the*

### WHY

In our experience, one of the greatest recurring challenges that business owners face is in preparing and submitting applications to obtain 3rd party finance—especially in an era whereby it's more difficult than ever to obtain external funding. Increasingly, the quantum, breadth and depth of the information required by financiers to support a finance application is both confusing and endless.

#### TO LEARN MORE

...about how we can provide you with expert financial support, contact Matthew, our Business + Practice Development Manager.

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## *the* HOW

In response to this, Koustas & Co have developed a process methodology designed to facilitate the successful outcome of a finance application. The process can briefly be depicted as thus:

Fully understand the business' funding requirements and the reasons for it

Model the finance funding via a **3-way projection** model to forecast the impact of the borrowing on the business' performance and its ability to meet lending covenants

Meet with a selection of appropriate lenders and outline business' requirement in order to gauge the likelihood of finance being granted

Introduce the business owner to lender

Assist business owner in preparing necessary information (both financial and non-financial) to support the application

Monitor and adjust **3-way projection** model as required

## *our* POINT *of* DIFFERENCE

Over the many years of working with financial institutions, we have been able to build a large body of intellectual property (IP) on how many of the major lenders assess credit applications and the necessary information required to support such applications. It's precisely this IP that we've incorporated into our process methodology.

Put simply, from years of experience working in this space—with all types of businesses and all types of lenders—we know what information needs to be provided to a financial institution in order to have them credibly review an application for business finance. Moreover, we know the banks likely to have appetite for certain types of finance and those with whom we have access to their credit departments.

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