# 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

KOUSTAS+CO

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.



#### 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	Model the finance	Meet with a	Introduce the	Assist business	Monitor and
the business'	funding via a	selection of	business owner to	owner in	adjust 3-way
funding	3-way projection	appropriate	lender	preparing	projection model
requirements and	model to forecast	lenders and		necessary	as required
the reasons for it	the impact of	outline business'		information (both	
	the borrowing	requirement in		financial and	
	on the business'	order to gauge		non-financial)	
	performance	the likelihood of		to support the	
	and its ability	finance being		application	
	to meet lending	granted			
	convenants				

## 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.

KOUSTAS+CO CHARTERED ACCOUNTANTS 3

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

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