How Reachforth Financial Solutions Can Add Value to Your Business?  
A Little About Us

Reachforth Financial Solutions is a bespoke Finance brokerage based in Sydney’s St George District. Di Williams is the founding Director who established Reachforth in 2015 with the aim of providing tailored financial solutions for clients. Di is a CPA, with a Bachelor and Master of Commerce (UNSW) and has over 20 years’ experience in the finance world. Her background is commercial accounting for industry organisations and has worked for some major not for profits. The motivation for Di to establish Reachforth was to combine her heart for helping people and utilise her financial acumen. Di has a genuine desire to see the best outcome for her clients. Her philosophy is establishing “A Client for Life” and having strong relationships with them to fully understand their finance needs providing a “good fit” for now and into the future. . The cornerstone of Reachforth’s philosophy is to be upfront, realistic, transparent and a conscientious advocate for clients providing personalised service and attention to detail.

What Can We Do For You and Your Clients?

We know from our own experience in commerce and business that there are many ups and downs faced by individuals and businesses on a daily basis. We would love to be able to assist you with helping your clients with their finance needs to overcome some of the challenges they may face or assist in achieving their financial goals. Here are some examples of areas where we may be able to add value for you for your client

1. **Cash Flow Is King In SMEs**  Cash flow is an important part of running any business and can be particularly the case in SMEs. Often businesses are asset rich and cash flow poor, experiencing periods of time when things are overly tight due to timing differences such as delays in debtor payments or subtle changes in market conditions that are cyclical - like traditionally quiet times of the year. As their Accountant you may be able to assist your client by referring them to Reachforth who could assist your client to get cash out for business purposes and so relieve short-term financial stress.
2. **Tax Debt Refinancing** Once the legislation is adopted the ATO will have authority to report to credit reporting bureaus (CRBs) business tax debts over $10,000 , that are over 90 days overdue and where the business hasn’t engaged with the ATO effectively to manage the tax debt. This could affect businesses’ credit records which could impact on their capacity to borrow funds in the future or negatively affect creditor / supplier terms. Reachforth can assist your clients with refinancing tax debts to avoid having the debt negatively impact your client’s credit record.
3. **Consolidating Multiple Personal Debts** With credit cards readily accessible and the costs of living rising it is not uncommon to see clients facing financial stress with credit card debt that gets out of hand for one reason or another. Interest rates on credit cards when not paid off in full can be up to 21 % pa. To help your client get out of that situation a sensible strategy may be to refinance and consolidate the cards and other higher rate loans like personal loans and amalgamate them with their owner occupied loan or consolidate in to a lower rate personal loan. By doing this the rate of interest that your client may experience could drop from 21% to under 4% on the same debts. Of course this would be done under your financial guidance and expertise with the recommendation for the client to close the cards to prevent finding themselves in the same situation in the future.
4. **Save Money on the Home loan through Refinancing.** Your clients go through various ups and downs and stages depending on their financial situation and family circumstances. It is not uncommon for a couple with a family to find themselves short on cash due to ill health, education costs or having had a period of under employment or relationship breakdown. Refinancing the owner occupied loan can enable the client to reduce their mortgage costs and if need be access some of the equity in their home that may have come through property price increases or through reducing repayments by lowering the interest rate. They may also be able to restructure their loan to better suit their circumstances.   
     
    It makes sense to review the home loan every 3 to 5 years. Banks generally are not as generous to their existing clients with rate discounts as they are when trying to attract new clients and so interest savings may be achieved by simply refinancing and taking advantage of lower rates - putting more money in your clients pocket now. This can allow your client to put the extra savings towards paying down non-deductible debt quicker.
5. **Wealth Creation – Investment.** If your clients want to grow their wealth and work towards securing their financial future they may be interested in establishing or have already established their own SMSF. We can assist your client with finance for their SMSF investments or personal investments. As a finance broker we are able to look at your clients financial goals and work with you to help them to achieve their investment objectives. We are able to source SMSF loans and assist with investment lending. It is particularly relevant in today’s tightening finance climate to use an experienced finance professional like Reachforth to guide the client and yourself through the constantly changing financial landscape.
6. **Commercial Loans**. Your business clients may be in a growth phase where they require bigger premises or new equipment to enable their business to grow. At Reachforth we have access to a number of commercial lenders that may be able to assist your clients. We can work with you to review what your client requires and to select the most appropriate lender for your client and put the loan together for submission to the lender. By doing this you have added value for your client and enabled them to grow in their business.
7. **Asset Finance** If your client is in construction and needs some new“yellow goods”, trucks, or machinery for other business purposes or simply a new vehicle for personal use Reachforth is able to provide competitive finance options for your clients. It is recommended to get a few finance quotes when doing asset finance and make sure that you are comparing “like with like” when looking at various options.

What Will Referring to Reachforth Look Like for You?

**Client Satisfaction and business growth** by referring your clients to Reachforth for their finance needs you are providing a holistic service by assisting them to find financial solutions for their needs. You can be confident that they will be given personalised attention with a high standard of customer care and quality service. By helping resolve your clients finance needs you are consolidating your position as their trusted financial advisor opening your business to further growth and referrals

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