

# FINANCE



## Our Services

We are a complete accounting, investment and business services firm that delivers outstanding results and value that enable the growth, protection and transition of our clients' wealth.

We tailor growth and development strategies for our clients. The practical and diverse experience of our team means that we can provide expert and timely advice in the complex fields of:

- Growth and Profit Solutions
- Taxation
- Strategic Business Planning
- Finance
- Asset Protection
- Budgeting and Cash Flow Forecasting
- Financial Performance Diagnosis
- Self Managed Superannuation Funds
- Business Valuations and Appraisals
- Estate Planning
- Retirement and Succession Planning
- Financial Forecasting
- Business Systems and Processes
- Management Reporting and Control
- Statutory Accounting

## McCORMACK REYNOLDS FINANCE

**IN AN INCREASINGLY COMPLEX AND OVERWHELMING FINANCIAL MARKET THE PROCESS OF SECURING SUITABLE FUNDING FOR YOUR NEXT IMPORTANT BUSINESS PROJECT OR PERSONAL NEED CAN BE BOTH CONFUSING AND FRUSTRATING.**

In addition, the potential exists for lenders to unfairly exploit the process to their advantage.

McCormack Reynolds Finance exists to be your independent finance advocate. We specialise in providing personal and business finance solutions that are aligned to the needs of your particular situation.

Our aim is to provide a smooth and successful outcome for you.

### Our strength lies in being able to deliver:

- Truly independent and unbiased finance solutions
- Tailored finance options that maximise tax effectiveness
- A strong relationship with a client's external professional and advisory networks
- Strategies that maximise asset protection and maximise flexibility
- Strategies to minimise the amount of security you need to provide
- Suitable funding solutions because we understand your business
- The most competitive rates, terms and conditions.

The process we undertake on your behalf is detailed and thorough:

1. We are your finance advocate. We act for you
2. We review your existing finance arrangements and make recommendations
3. Our expert team monitors all aspects of the deal from application through to settlement
4. We discuss with you the:
  - a) Merits of the application and likelihood of success
  - b) Proposed facility, structure etc
  - c) Realistic completion date

## McCormack Reynolds Finance undertakes a detailed and thorough process on your behalf:



### 5.

The application is submitted to senior executives of the bank and/or lending institution

### 6.

Our experienced finance team negotiates market competitive finance arrangements with the bank or lending institution for a suitable outcome on your behalf

### 7.

We vet the documentation to ensure it is "as quoted" and structured correctly, eg

- Who are the guarantors?
- Is it the correct entity?
- What are the termination fees?
- Is the rate quoted correct?

### 8.

We explain the contract to you, advise you and, if necessary, negotiate further with the bank or lending institution

### 9.

The finance is then settled and a smooth and successful outcome is achieved

### 10.

Copies of all documents are kept on file.

#### Our robust process ensures that you receive:

- the most competitive interest rates
- contracts that are in your best interests
- complete transparency
- independent professional advice

McCormack Reynolds Finance products are specifically designed for a business or professional who expects a trusted and personalised finance solution.

We can tailor finance to suit our clients' needs by accessing a wide range of products including:

- Finance Lease
- Business Finance
- Hire Purchase
- Chattel Mortgage
- Operating Lease
- Commercial and Residential Property Finance
- Property Development Finance
- Bank Review and Re-finance
- Premium and Professional Fees Funding
- Line of Credit
- Novated Lease

We are able to assist you with many types of finance funding for your business, professional and personal needs:

- Vehicles
- Medical/Hospital equipment
- Manufacturing equipment
- Trucks
- IT
- Office equipment
- Agricultural equipment
- Wine equipment
- Fit outs
- Marine
- Aircraft

We have access to all major banks and finance companies throughout Australia and our high level contacts within these institutions ensures that we are able to source the most appropriate finance solution for your situation.

Your need is therefore being assessed at a senior level and given maximum opportunity, for not only approval but also the best possible result for you.

McCormack Reynolds Finance is a full member or accredited with the following professional organisations:

- Financial Services Institute of Australasia (FSIA)
- the Mortgage & Finance Association of Australia (MFAA)
- Finance Brokers Association of Australia (FBAA)
- Credit Ombudsman Service

Together with our own strict codes of professional conduct, these organisations further oversee the compliance, corporate governance and professionalism of the Finance Industry.

**For further information please call the McCormack Reynolds Finance team on 8161 1000.**

**We would be delighted to assist you with your finance needs.**