

Partner Solution Series

ILA + Fundamental Business Finance

With Michael Jeffriess from
LightYear Docs + I Love Accounting
And Grant Abbott from LightYear Docs
And Special Guest Darren Fideo from
Fundamental Business Finance

March 2021

LYD Partner Solutions Series

**PARTNER SOLUTION
SERIES WITH
MICHAEL JEFFRIESS**



**PARTNERS, SOLUTIONS,
PRACTICE MANAGEMENT,
APP STACKS AND MORE.**



Every second Thursday / 12:30pm AEDT

REGISTER [LIGHTYEARDocs.COM.AU](https://lightyeardocs.com.au)

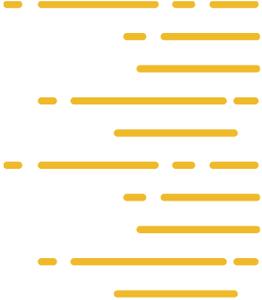


- LYD Partner Solution Series – launched in 2021
- Fortnightly webinars – Thursday
- A series of sessions run by LightYear Group Director and CEO of I Love Accounting – Michael Jeffriess
- Partner Solutions that complement LYD Strategies and Documents
- Plus insights into other areas such as technology applications and stacks, practice management, and many more.



Providing
Solutions,
Strategies and
Support to be
your **Best**

LYD Partner Solutions – LYD + ChangeGPS



Special Guest – Darren Fidoe



- Business Finance Specialist / BDM
- He started his finance career as a residential finance broker in 2000, before spending ten years in aggregation as a State & partnership manager
- Darren has held a Cert IV in Training & Assessment for over 20yrs qualifying him as a trainer, mentor and facilitator and he acts as the primary mentor for brokers within the FBF Group.

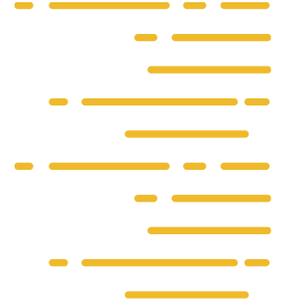
Fundamental Business Finance

- Fundamental Business Finance is a fully diversified National Finance Broker specialising in

The Five Pillars of Finance:

- Residential Home Loans
- Asset Finance
- Business & Commercial Finance
- Development Finance
- Cash Flow & Working Capital

Market Update, across the Five Pillars of Finance



Confidence

Interest Rates

Population

Covid
Impact?

House Prices Skyrocketing

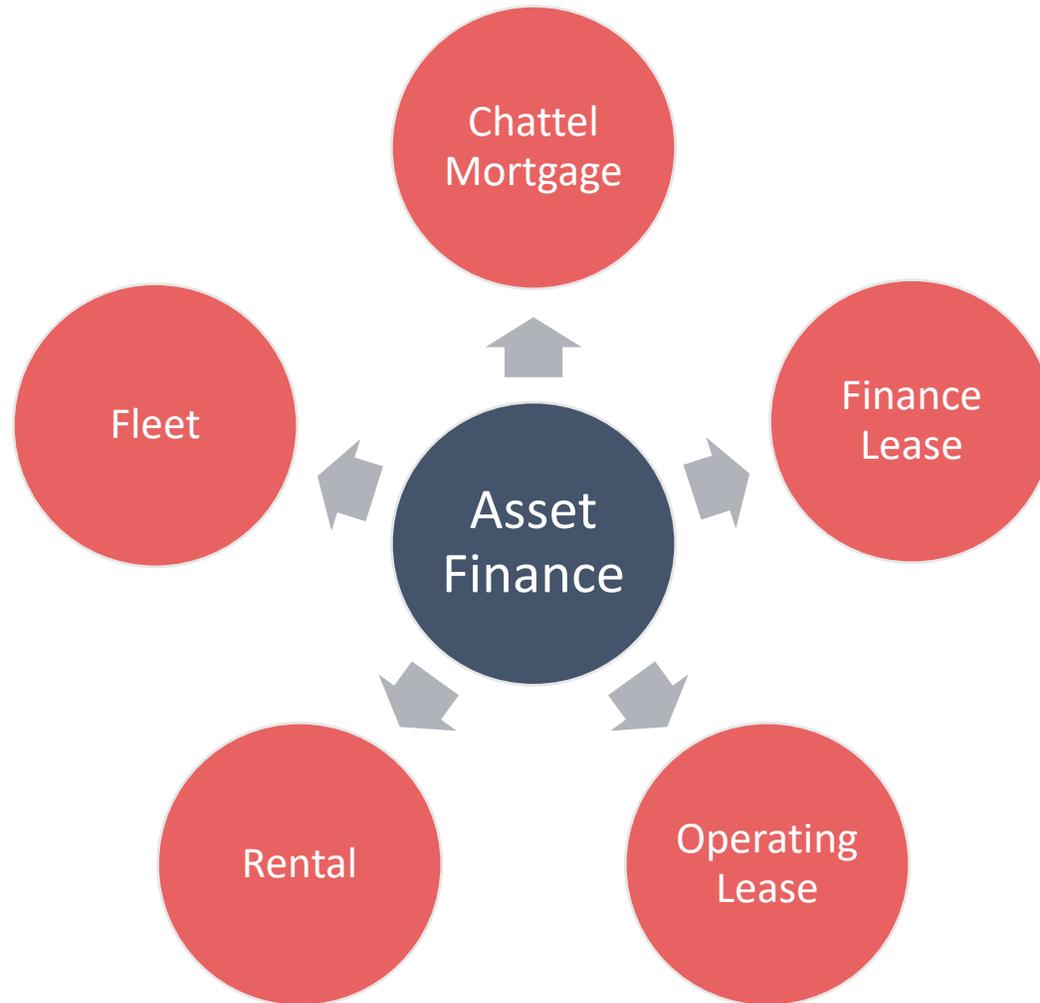
Supply v Demand



Residential Finance

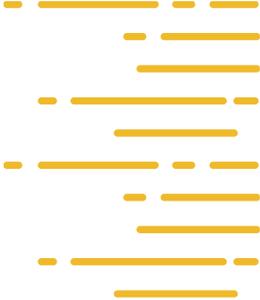


Asset Finance

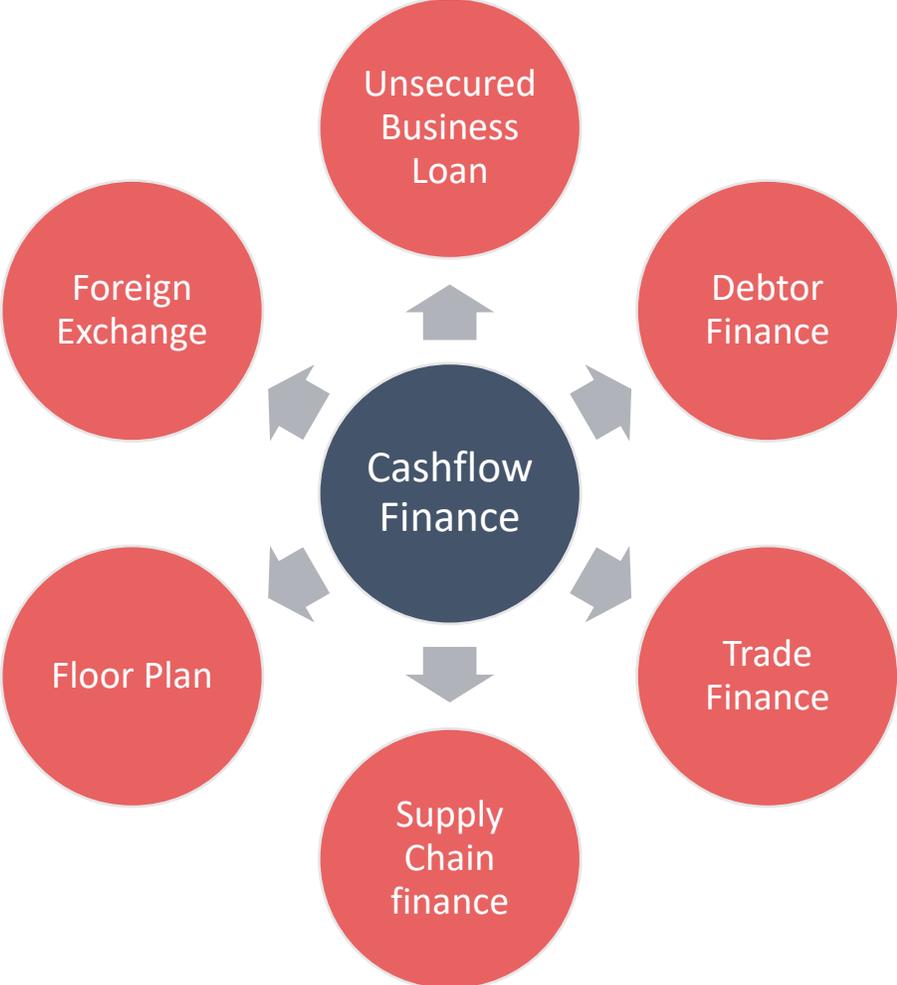


- Discussion:
 - Structure
 - Repayment
 - ATO
 - Own vs Buy

Business/Commercial Finance

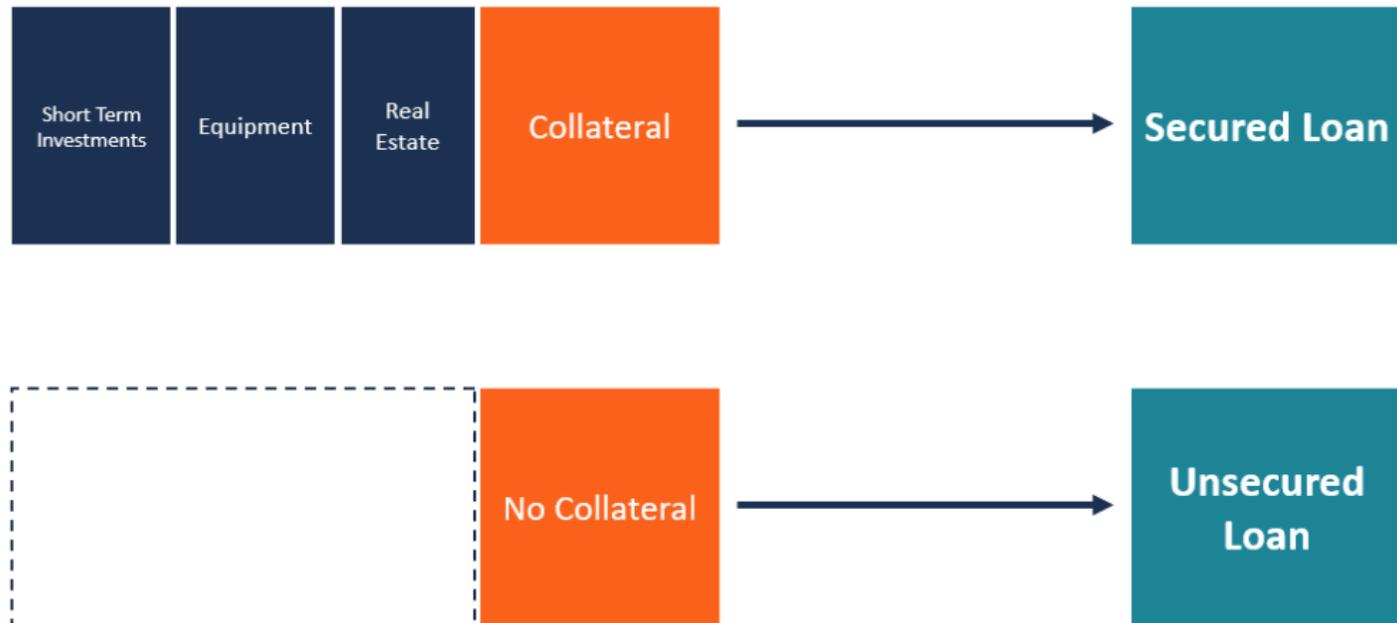


Cashflow/Working Capital



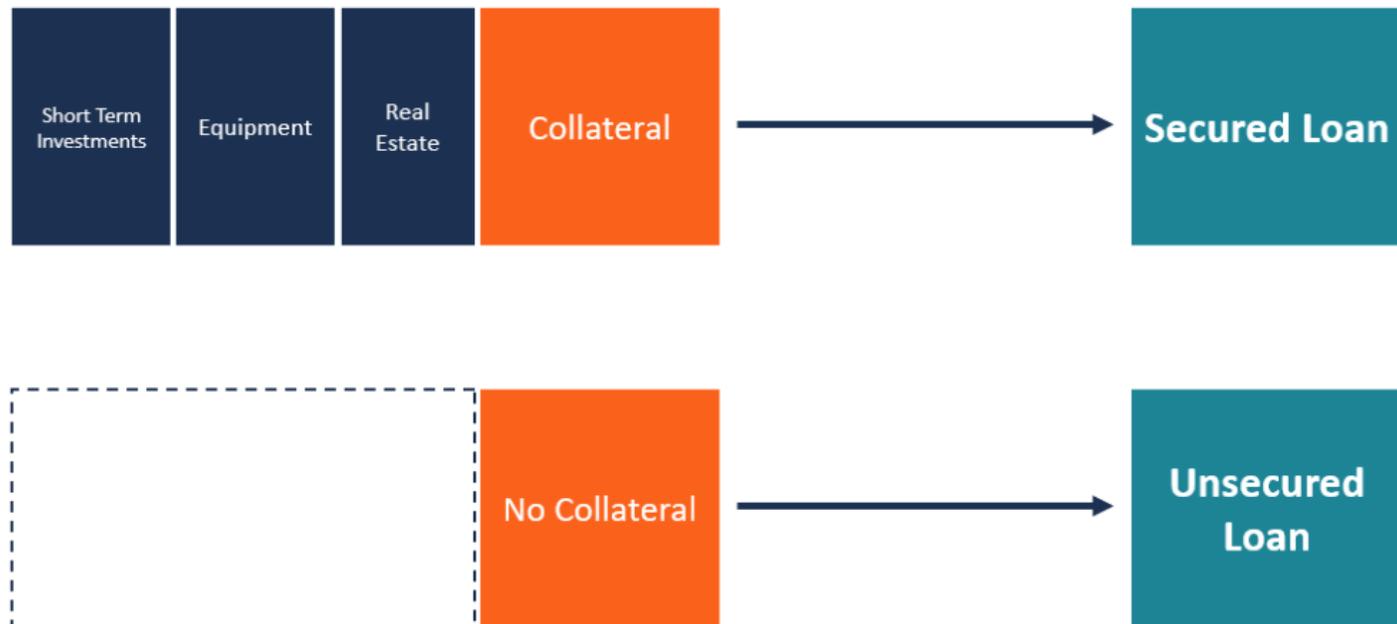
Secured vs Unsecured

- Types of Security
 - Personal/ Director Guarantee
 - GSA
 - Shareholders Guarantee
 - PPSR
 - Property



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Case Study



- ANZ SMEGG loan for 100% debt coverage for a Commercial premises purchase
- ATO debt consolidation - Short term fix, quick in & out to achieve the best lowest interest rates possible
- MFI says no further assistance - Refinance & restructure to release Equity

Case Study

- ANZ Small Business were able to lend 100% of the purchase price with the below structure:

	AMOUNT	Notes:
Loan 1: Business Loan	\$704k	<ul style="list-style-type: none">• 80% LVR• 30 year loan term• 10 years interest only period
Loan 2: Government Loan (GGS2) (business loan)	\$176k	<ul style="list-style-type: none">• Contributed to the 20% equity shortfall• 5 yr loan term P&I• No loan application fee or administration fees
TOTAL BUSINESS LENDING	\$880k	100% of purchase price



Questions?



- Questions for me?
- Questions to you...
 - Do you have clients looking for Finance Assistance, Advice & Solutions?
 - Did you know that you can now assist & add value to your client base, while Increasing your revenue, with minimal work from yourself?
 - Reach to MJ for Darren's details





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