



Making

Business Finance Simple



"Without the help of Johnston Financial Solutions we would not have been in the position to buy our building, with Mark's experience he got us over the line" **Alistar, Harry's Restaurant**



"Mark at Johnston Financial Solution helped us secure recovery loans over the COVID-19 Pandemic which allowed us to become more financially secure and grow our business" **Andy, Wurkhuse**



"I found Mark to be a very regular guy, very easy to talk to and very professional and he made the process very easy for me"
Robert, Central Tankers Services Limited



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This is a guide for businesses looking to **access finance to support business growth**

The most important question a business must ask themselves whenever they are considering accessing finance is what are you trying to achieve?

While this may seem like an obvious question, the reason why you want to secure finance might change which loan or type of finance you secure or how much you need.

Are you looking to increase capacity, efficiency or ultimately increase profitability within the business? Is it simply a standard renewal of vehicles or plant to keep your business running as usual? Or is it merely a case of needing short-term support through a cashflow glitch?

Whenever you meet your commercial finance broker have a full and frank conversation – warts and all. It is important that they fully understand your current scenario and what your aims are.



Are you seeking finance to buy or expand a premise for your business? If so, the **Commercial Property** route might be appropriate for you?



Are you looking to purchase equipment or **machinery** to be able to maintain or expand your business? If so, Asset Financing might be the pathway for you?



Does your business need a **quick financial solution** to support a short-term Cashflow issue? Then Merchant Cash Advance or Invoice Discounting might be potential options for your business?

What do you need when preparing a proposal to Access Finance?

Depending on the size and the scale of the project you'll generally need:



Three to twelve months **bank statements**.



Your last three year's **certified accounts**. It would help if you had up to date management accounts, including your Profit & Loss, and Balance Sheet.



Know the **costings for your project** i.e., if it's a property purchase or build, machinery or equipment, or funding gap, then have at least an indicative figure.

What to expect from a Commercial Broker

Based on our experience this is our approach

1

Usually, the initial conversation would last 45minutes to one hour. We offer our service face-to-face or virtually.

2

After the initial conversation, we will give you an idea of what we think would be the potential options for your business and will put together a proposal on how we will be able to best support you and your business. If you would like [to book a call click here.](#)

3

Ultimately the decision is then yours to decide if you would like to move forward with the options presented. The important point is to consider the available facts and make a decision. Don' get caught in the procrastination trap.

Working with JFS is likely to make the process of securing finance **as painless as possible** as you'll have access to our network, expertise and typically we will be able to **secure a better rate for finance.**



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About Johnston Financial Solutions

Johnston Financial Solutions broker a range of business loans from a panel of lenders offering financing options to help all sizes of business in Northern Ireland. With over three decades of experience working in the financial sector, Mark has the expertise, network and skills to help scale your business and secure the finance that you need.

Book a call with
Mark Johnston
at Johnston Financial
Solutions today!

Book a call today or
contact Mark at 07803312874