



ALLFIN
FINANCIAL SERVICES

Move ahead with the right finance solutions

Providing you choice, transparency and the right solution for your business finance needs

Allfin has years of experience in dealing with pharmacy owners to ensure they get the right solution for their financing and re-financing requirements. We understand your time is limited so our award-winning staff will guide you through the application process and deal with lenders so you can focus on running your business.

We have over 40 years of lending experience with the last 8 years funding the healthcare industry and pharmacy in particular. The Allfin Financial Services team have previously held senior banking roles at NAB Health and CBA Healthcare who have been key players in the healthcare market.

We are independent finance brokers and have been awarded the top commercial writer 2 years running (PLAN Australia) as well as being outright placed in the top 5 commercial brokers across Australia.

We do the hardwork for you

What we do is industry specific and through our thorough process we will provide you choice of lenders, transparency from tender through to settlement, and service that aims to save you time and money but most of all will make applying for finance hassle-free for you.

How we do it

Understanding your needs



Our aim at this stage is to help you make an informed decision prior to you incurring any costs by:

- Reviewing your financial position
- Establishing the base value of the pharmacy (LVR)
- Working through and comparing key lending ratios
- Discussing the outcomes you require – estimated value, key performance criteria, debt levels based on cash flow and affordability.

Providing you with options



During this stage we do the running around for you and we:

- Order valuations
- Gather and compile key information – financials, partner and personal information
- Manage and mitigate issues
- Complete and submit finance applications on your behalf to lenders.

Helping you choose the right finance



To help you select the finance that suits your needs at this stage we:

- Assess responses from lenders
- Develop a report to help you compare loan fees, terms, repayments, covenants and pre-lending conditions
- Discuss this report with you and work with you to select the right finance
- Advise the preferred lender, on your approval, and begin the settlement process.

Supporting you through the settlement process



In this final stage we:

- Ensure right of entries are sent out as soon as the lender is appointed
- Collect all relevant information to meet the banks pre-lending requirements (sale contract, leases, assignment of leases, PBS approval, projections etc.)
- Deal with all parties to ensure pharmacy board and settlement timelines are met.

Call us today

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Mark Churchill is a Credit Representative (Credit Representative Number 401139) of BLSSA Pty Ltd (Australian Credit Licence Number 391237)

We offer you more

We offer choice and provide expertise around the following debt structuring and funding solutions

- Goodwill business lending (New Purchase or Refinance)
- Finance for Fitouts (Design costs, Labour & Fixtures & Fittings)
- Equipment Finance (Including Licence Fees/Software)
- Residential and Investment Property Lending
- Commercial Property Lending
- Lending to Self-Managed Super Funds
- Motor Vehicle Sourcing and Finance

Awards

- 🏆 **PLAN Australia**
2013 Australia & Victoria
Top Commercial Writer Award
- 🏆 **PLAN Australia**
2012 Australia & Victoria
Top Commercial Writer Award
- 🏆 **MPA Australia**
2012 Top 10 Commercial Broker