

# Finance Specialist Advice Business Lending Growth Funding Quick Unsecured Loans

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Finance Partner is Business Lending Guru for Brokers, Accountants, and Their Clients It's fairly common knowledge that banks are not always the most competitive source of finance that's out there today. That's why brokerages that aren't tied to a single lender or banking brand are so popular in Australia today. But despite this, the recipients of loans, particularly unsecured business loans, may still be accepting options that aren't necessarily their best option. It's a highly specialised market, and one that brokers who don't specialise in this sector and business financial advisors may balk at exploring.

Yuan Chong, director of Zetara Finance Partners says that's among the reasons why he receives so many referrals from accountants and brokers. He's a specialist in this area – but his service doesn't stop there. "Many finance brokers are not geared to serve clients in the business lending sector, and although they are interested in helping SMEs to obtain finance, they simply don't have the time or the resources to find viable unsecured business lending options for their clients," says Chong.

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Building Relationships, Offering Options As a business finance guru, Chong and Zetara Finance are dedicated to finding the best possible solutions for all parties. "Other organisations offer a set and forget or "tick and flick" service to simplify the process for brokers – but this often leads to the ownership of the client being passed on to the organisation, which in turn continues to market to the client, even when accepting offers is not necessarily in the client's best interests given their unique situation and financial position," explains Chong.

Both brokers and accountants, having built relationships with their clients, and sharing an interest in their financial future, are understandably reluctant to hand over their clients to agencies that may be more interested in "selling" a loan than in offering sound advice. "Upselling is common in the industry," says Yuan, "and it isn't always to the client's advantage."

Instead of offering pre-packaged solutions, Zetara Finance believes in offering individualised financing suggestions and giving sound advice based on Yuan's in-depth knowledge of business financial management as well as the business lending sector. And, after working with the client to determine their options and explain the implications of any choice they may make, the referring partner retains the client, receiving full information regarding the outcomes of the interaction with Zetara and the conclusions flowing from it.

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A Consultancy Service Without the Costs In essence, Zetara Finance's clients are receiving a free business consultancy service – and the initial referring partner is kept firmly in the loop as to the progress made with his or her client. "Their client remains their own," says Yuan. "I work with the client to look at loan options and what the implications of accepting any offer would be. "If the client decides to go ahead with the best offer I can suggest, he or she is handed back to the referring partner and the only cost is an equitable share of the commission from the lender – so, in essence, the lender pays for Zetara Finance's services as well as those of the broker or referring partner."

Yuan Chong believes that his business model is unique, since it strives to provide a service that leads to wise, informed financial decisions based on sound money management principles. It's a matter of pride to him that accountants, brokers, and their clients will benefit from the relationship equally. And indeed, in certain cases, Yuan may even dissuade the prospective loan applicant from taking a loan at all – if he can't find a "good deal" to match the client's risk profile and capacity for generating revenue. Whatever the outcome, Yuan's aim is to work towards a win for all concerned: the business seeking an extra source of financing, the brokers and accountants who refer their clients to him, and of course, Zetara Finance Partners itself. They're in it to win it and Yuan Chong sees his role as finding a route towards winning together.

For more information visit the Zetara Finance – Funding Your Business Towards Success website or call their team of experts on 0482 619 996.

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