GILLARD FINANCE
BROKERS

This Broker Can

Get Business Finance
Ready with Me

About Gillard Finance Brokers

We believe in and stand by This Broker Can.

Sean is as comfortable in a suit and tie, as he is on a work site in jeans or at the beach in his boardies and walking the dogs (Cookie, Frankie and Bailie).

With 4 different teenagers and a partner who is a busy medical professional, life is never dull or without its challenges.

At Gillard Finance Brokers, our focus is simple - we care about our clients, their goals, their families, and their future.

Finance isn't just about interest rates. It's about structure, strategy, and understanding how every decision affects the bigger picture of your business and family income.

With over 20 years of experience, Sean Gillard leads a team that understands finance from both sides of the desk. As a self employed business owner himself, Sean knows firsthand the challenges entrepreneurs face - from managing cash flow and staff to balancing growth with the realities of running a business. This unique perspective allows him to design lending solutions that genuinely fit the complexities of real world operations.

Sean also recognises that no two businesses are structured alike. Whether you're a sole trader, partnership, trust, or company, the setup you've chosen for tax or asset protection reasons directly influences how lenders assess your borrowing capacity. Gillard Finance works closely with your accountant or financial adviser to ensure your structure and finance strategy work hand in hand, not at odds.

We act as your finance advocate - helping you interpret the fine print, negotiate with lenders, and secure funding that supports both your business growth and your long term financial health.

Good Finance Builds Strong Business Foundations

Accessing the right commercial finance is not about taking on debt - it's about investing in your business future.

Finance done right gives you flexibility, supports growth, and ensures the capital you need is there when opportunities arise. From start ups to established enterprises, every funding decision influences your business performance. Gillard Finance helps you identify exactly which products and lenders best align with your objectives, your cash flow rhythm, and your chosen business structure.

Why Businesses Borrow

1. Expanding Your Operations
Growth might mean a bigger space, new equipment, extra staff, or a fresh market. Finance helps convert ambition into reality at the right time.

2. Strengthening Cash Flow
Healthy cash flow keeps your business resilient. Tailored lending can smooth income fluctuations and ensure you're ready for peak periods.

3. Updating Equipment & Vehicles
Financing assets that generate income allows your business to stay efficient without straining working capital.

4. Funding New Opportunities
Reviewing your finance regularly can reduce costs, streamline structures, and position you for the next phase of growth.

Why Partner With Gillard Finance

With Gillard Finance, you're not just accessing a product - You're partnering with a Broker that Can and a Broker that does.

- **Insightful understanding:** Because Sean has built and managed his own business, he knows what it's like to wear multiple hats - ownership, management, and decision making around tax, staffing, and capital investment.
- **Sound strategy:** We consider not just what you want to purchase, but how your existing structure - whether trust, company, or partnership - affects your finance options.
- **Ongoing support:** Finance evolves as your business evolves; we adjust your lending strategy to keep you agile and compliant.

With Gillard Finance, you're not just accessing a product- you're partnering with someone who understands how your business really works.

Not only does Sean have the experience to get you business finance, he combines his finance skills with real world implementation through his own business structures, SMSF and investment property. Sean is the Finance Broker That Can and the Finance Broker That Does.

We have to get real about Business Finance. It starts with the very simple item of, Who are you and What do you want?

Your business is an extension of you. You need to understand how your personal finances can impact the borrowing ability of your business and vice versa

Be tax smart and be tax ready. You need to understand your tax obligations, when they are due and how they impact the ability of your business to borrow. Tax balances might mean you aren't finance ready for some lenders. It might mean you are finance ready for other lenders but at a slightly higher rate.

You want to finance a new car. Will it increase your profits or will it be a drag on your borrowing ability?

All of the business assets are in the main trading entity. Have you thought about an asset holding trust?

Most brokers don't know what they're talking about with business and commercial lending. If they need to phone a friend, run!

Lenders get structure wrong all the time because they're interested in them (and their policies), not you. Access to multiple lenders means we can provide multiple options and get the outcome you need.

If your banker/broker isn't working alongside your other advisors, they're working against them. That's not good for you.

The Gillard Approach

We blend strategy, accountability, and lived experience at every stage:

1. **Discovery:** We start with a deep look at your business goals and structure.
2. **Assessment:** We analyse your cash flow and tax position in consultation with your financial advisers.
3. **Loan Strategy:** We identify lenders who understand your business type and industry dynamics.
4. **Negotiation & Delivery:** We secure a tailored loan package and manage all communication through to settlement.
5. **Review & Support:** We periodically revisit your portfolio to ensure it remains efficient, compliant, and aligned with your objectives.

Sean Gillard's practical insight into being self employed - including payroll management, business development, and the balancing act between reinvestment and profitability - means his guidance isn't just theoretical. It's grounded in experience.

Types of Business Finance

At Gillard Finance, we help you evaluate and structure a wide range of funding options:

- **Commercial property loans:** For owner occupied or investment properties, land development, or construction.
- **Equipment and vehicle loans:** Secure assets that help generate income while preserving cash flow.
- **Working capital facilities:** Flexible solutions to cover day to day operations or temporary cash gaps.
- **Invoice and debtor finance:** Unlock cash tied up in accounts receivable.
- **Inventory finance:** Fund stock purchases ahead of busy seasons.
- **Franchise and business purchase loans:** Support growth, start ups, and ownership transitions.
- **Unsecured short term business loans:** Quick access to capital without using property as collateral.
- **Insurance premium funding:** Spread essential business costs across predictable payments.

Every facility type has its own merits and considerations. Our role is to identify the most strategic mix for your current and future ambitions.

Cash Flow and Risk Management

Sustainable success requires careful management of cash inflows and outflows. The loan term and structure should always reflect the lifespan of the asset being financed - avoiding mismatches that can tie up capital unnecessarily.

That's why we emphasise **fit for purpose** lending structures - ensuring finance works for you, not against you.

Security and Documentation

Depending on lender criteria, security may include:

- Commercial or residential property
- Business assets or equipment
- Personal or director guarantees

Supporting documentation often includes:

- Financial statements (up to three years)
- Tax returns
- Bank account performance
- Cash flow forecasts

We are experts in preparing and presenting these materials so that the "Who are you and What do you want" is clearly and professionally presented to the lender.

Compliance and Responsibility

Gillard Finance Brokers is an Authorised Corporate Credit Representative of BLSSA Pty Ltd ACN 117651760

Corporate Credit Representative Number: 577963

BLSSA hold an Australian Credit Licence Number: 391237.

We are committed to ethical lending, transparency, and client first service.

All information in this guide is general in nature and should not be taken as accounting, legal, or taxation advice. Always seek professional input tailored to your specific situation.

Gillard Finance Brokers **– Finance with Clarity, Strategy and Purpose.**

What’s next?

You know what we can do, call Sean and let him get it done for you.

Let us navigate the comparisons, the policies, the paperwork and the finance plans.

At Gillard Finance, This Broker Can

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About the Author - Sean Gillard

Sean Gillard is the founder and principal of Gillard Finance Brokers, bringing more than 20 years of experience across personal, business, and commercial lending.

As a self employed broker and business owner, Sean understands the realities of running a business — from cash flow pressures to tax driven structural choices.

His practical insight, combined with strategic financial expertise, helps clients navigate complex lending scenarios with clarity and confidence.

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