

KDW / commercial

www.kdwcommercial.co.uk

Introduction

Helping businesses do business.
We provide a smarter alternative to banks by providing you with access to the entire financial market.

KDW was founded in 1978 and since then we have built up an enviable reputation for providing independent financial advice and guidance to both companies and individuals.

Launched in 2015, KDW Commercial aims to provide businesses with a smarter alternative to banks when arranging finance.

With access to the entire financial market, we are able to source the best solution for your business, while saving you time and money.

We pride ourselves on delivering an excellent service to our clients, who come back time after time for our guidance.

Our Services

We offer a full range of commercial financial services to businesses of all sizes; offering a 'one stop' solution that will manage all of your commercial finance requirements.

Our services cover six main areas:
Commercial Mortgages, Property Development, Workplace Pensions, Invoice Discounting, Asset Finance and **Commercial Insurance**.

KDW Commercial can help your business with all of its financial needs, allowing you to focus on what is important – running your business.

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Commercial Mortgages

Providing impartial advice on owner occupied commercial mortgages and investment properties

A commercial mortgage can help with the purchase of new business premises, releasing equity from your existing property or sourcing finance for an investment property with a buy-to-let mortgage.

Advantages of working with KDW Commercial for your commercial mortgage are:

- Unlike a bank we are able to access the entire market which includes specialist commercial lenders
- We will work with you to gain a thorough understanding of your business's performance and growth as well as your future business plans
- If a commercial mortgage is not the best option for you we can provide you with an alternative solution to achieve your goal.



Property Development

Providing finance to enable residential or commercial property developments

We aim to remove one of the many stresses that come with property development; sourcing finance to suit your project needs.

Highlights of using KDW Commercial for your property development finances are:

- We will find a funding solution to make your development a success
- Able to discuss and help you manage the bridging finance for initial land purchase
- Obtain up to 100% of development costs required to complete the project.



Workplace Pensions

We will guide you through the current legislation for auto-enrolment

By 2017 every existing UK employer will by law have to offer and contribute to workplace pensions in a process known as auto-enrolment.

We understand that this may seem daunting, with various schemes to choose. This is where KDW Commercial can help you by:

- Sourcing a scheme that will best suit you and your staff
- Helping you to budget so that you are able to meet the contribution costs
- Discussing any tax implications you may encounter.

Invoice Discounting

Improving cash flow to help your business grow

Invoice discounting works to improve your cash flow without alerting your customers of any third party involvement. It can be used to fund strategic growth plans or support any ongoing financial commitments.

Benefits of Invoice Discounting with KDW Commercial are:

- We are able to access a range of providers to help you find the best deal
- Provides almost immediate access to up to 90% of your invoice value meaning you don't have to wait 30 – 90 days before receiving payment
- Allows you to grow your working capital in line with your sales
- Unlike bank loans or overdrafts you do not need to use additional assets as security
- Implementation is simple and will have a minimal impact on your current financial systems.





Asset Finance

Sourcing finance which will enable the acquisition of company assets

Asset finance can play an essential part in a business's growth by enabling a business to purchase or refinance company assets, such as office technology, machinery or commercial vehicles, by spreading the cost over an agreed period of time.

KDW Commercial will:

- Source funds that may not have been viable by traditional options
- Enable you to use your assets while not owning them, freeing up working capital for alternative uses
- Find a flexible funding profile that allows you to match your repayments to your cash flow cycle, simplifying your finances.



Commercial Insurance

Ensuring you have the right level of insurance in place for your business and key employees

We help to find the right level of insurance so that businesses can protect themselves and their employees against any unplanned costs. The different types of Commercial Insurance that we advise on and source for businesses are Key Man Insurance, Relevant Life Cover, Employee Health Insurance, Shareholder Protection and Building/Contents Insurance.

Benefits of working with KDW Commercial for your insurance requirements are:

- We can offer unbiased advice on which insurance solutions are right for your business
- Our advisers understand that different industries and businesses will carry different risks and can source the solution that is right for your industry
- By having a comprehensive insurance policy in place, your business will be able to continue when any unexpected events occur.

Why choose KDW Commercial?

We understand how important it is for you to be able to focus on your business.

- A free, no obligation, financial consultation
- Industry expertise and experience for all types of commercial finance
- A high standard of service from enquiry to completion
- Saving you time and money
- One stop shop for all your financial needs
- Access to the most competitive solution for your requirements
- Competitive advantage over what banks can offer



Contact us now for a free, no obligation financial consultation:

Telephone: **01727 85 22 99**

Email: **help@kdwcommercial.co.uk**

Website: **www.kdwcommercial.co.uk**



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