Financing the Future of Your Financial Planning Practice

For financial planners, building a successful practice involves two financial journeys: helping clients achieve their goals and investing in the business that delivers that advice.

Whether you are establishing a firm, acquiring clients or preparing for an ownership transition, access to appropriate finance can help turn your plans into action.

Lydian Practice Finance provides tailored lending solutions for professional practices, including financial planning businesses. Its team brings more than 50 years of combined industry experience, with services spanning practice growth, ownership changes and operational funding.

Visit their website: **lydianpracticefinance.com.au**



From The Lion's Den

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Industry Experience With a Focus on Business Growth

Steven Spanton
Partner, Lydian Practice Finance

Steven Spanton, Partner at Lydian Practice Finance, brings extensive experience across business and commercial lending, home and investment loans, and SMSF lending.

Steven began his banking career in the UK with National Westminster Bank and the Royal Bank of Scotland before joining St. George Bank Corporate in Sydney. He subsequently spent five years leading Business and Home Lending Specialist teams within the Westpac Group. Today, he draws on that banking and lending background to help business owners explore funding options through the Lydian network.

*Click to see **Steven's biography***

His work also includes developing partnerships with professional services firms, with a focus on strengthening their service offering, improving client experiences and building value for the businesses involved. Long-term relationships with clients and professional partn ers are central to that approach.

*Click to see **Steven's North Sydney Business Chamber profile***

For financial planning practice owners, this combination of commercial lending experience and professional services relationships provides a relevant foundation for conversations about growth, ownership and the funding needed to support their next stage.

Supporting Growth and Acquisition

Purchasing a client book or acquiring another practice can create an opportunity to expand your business.

However, the purchase price is only one part of the planning process. Owners also need to consider integration costs, staffing capacity and the time required to establish relationships with incoming clients.

Lydian **offers finance** for client book purchases, competitor acquisitions, joint ventures and diversification into additional services.

These options support planners pursuing growth through acquisition or business expansion.

Planning for Ownership Changes

Succession is an important consideration for any advice business. A retiring partner, an incoming shareholder or an employee progressing towards ownership can create a funding requirement alongside the broader transition plan.

Lydian's services **include** shareholder and partner buyout funding, as well as lending solutions supporting employee share schemes. For practice owners, these are relevant to conversations about succession, ownership restructuring and retaining key people.

A well-considered transition should also address responsibilities, client continuity and the future direction of the practice. Finance is one component of making that transition workable.

Investing in Day-to-Day Operations

Growth can place pressure on cash flow before it produces additional revenue. Recruiting staff, setting up premises and improving systems all require resources, making operational funding an important part of business planning.

Lydian's offering covers startup funding, debt consolidation and working capital, alongside asset and technology finance. It also includes office property purchases, with SMSF-related lending options identified on its website.

Click to ***explore Lydian Practice Finance's services***

For financial planners, the starting point is to identify what the investment should achieve: greater capacity, a better client experience or a more efficient business. That objective can then guide the funding discussion.

Supporting Owners and Client Relationships

Lydian also offers home and investment lending for directors and shareholders, plus a client referral partnership providing access to mortgage broking services through commission-sharing arrangements.

*Visit the **Lydian Practice Finance website** to learn more.*

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Start With Your Practice Goals

The right finance conversation begins with a clear understanding of where your practice is heading.

What are you seeking to achieve, when will funding be needed, and how will repayments fit within the business?

For financial planners considering their next stage of growth or an ownership transition, Steven Spanton and Lydian Practice Finance offer a starting point for exploring the lending options available.

To discuss your practice's funding needs, visit the ***Lydian Practice Finance*** website to book a meeting with Steven Spanton, or connect with him on ***LinkedIn***.

You may also ***click here to directly book a meeting with him***.

Get in touch with Steven

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