

Preparing the business plan	<ol style="list-style-type: none"> 1. We organise and prepare a structured proposal to the banks to ensure the banks minimum credit requirements are met and the lending is agreed. In this present financial climate, it's crucial the initial presentation to the banks satisfy their criteria. 2. We help put together cashflow forecasts and give guidance on business plans. 3. We have formed and maintain close relationships with the Development Managers of the main banks & financiers lending to dentists. Applying through the right people can make the difference. 4. We check affordability & confirm if the banks will lend before you make an offer on a practice. 5. We provide an unbiased opinion on the best finance available and will recommend the best deal. 6. We can calculate a true comparison of all the costs, including interest costs, arrangement, security and valuation fees. 7. We can help you negotiate on the purchase price of your practice, so if it's your first purchase we can point out the pitfalls and help prevent you paying more than necessary. 8. We advise not just the rate and all the associated fees but also on which lender is offering good service. So if you want a quick completion for a purchase we'd recommend a lender that's super fast and can get an offer out within days rather than weeks. 9. We have direct access to lenders' underwriters who have a pre-agreed lending policy for dental clients – particularly for VDPs and young associates without accounts. 10. We have years of experience of helping dentists get practice finance in place and can help clients to avoid making expensive mistakes by getting it right the first time.
Before completion	<ol style="list-style-type: none"> 11. We have a team of administrators that will regularly contact the solicitors, accountants, valuers on your behalf reducing the amount of time you have to pick up the phone yourself. 12. We don't just help you present the proposal to the banks we ensure surveyor, accountant, lender & solicitors all talk to each other so exchange and completion are as painless as it should be. 13. We provide independent advice on the type, term and amount of insurance required 14. We can help arrange practice expenses cover at competitive rates.
Post completion	<ol style="list-style-type: none"> 15. We work with specialist accountants, solicitors, valuers and other experts to help you build the practice and make it profitable. 16. We offer a refinancing comparison to see if you should stay with your lender. This includes a review of all the costs such as interest, arrangement, security and valuation fees. 17. For engaged clients we offer unlimited telephone, email and face to face meetings. 18. Our advice is covered under our Professional Indemnity Insurance so you have double protection. 19. Essential Money Limited is an Independent Financial Adviser company giving you have access to whole of market independent financial advice on mortgage protection, savings plans, pensions, and pretty much anything else to do with money.

The Essential Money team are committed to helping dentists achieve financial independence