

# TRUST OVER TRANSACTIONS

**Beyond Compliance:**

**How accountants and brokers  
can save businesses together.**

45-minute talk / Q&A afterwards

[hylandscapital.co.uk](https://hylandscapital.co.uk)

The **capital** you need.  
A partner you can **trust**.

# The anatomy of a business failure

Owners are not failing because they lack ambition — they are failing because the numbers arrive too late.

## 2,085

company insolvencies in England & Wales in April 2026

## +3%

higher than April 2025

## 1 in 193

companies entered insolvency over the prior 12 months

## The pressure equation

Rising costs + cash extraction + unchecked growth = funding distress.

01

### Costs are rising

Wages, fuel and input costs compress gross margin before owners see it.

02

### Cash is being extracted

Dividends and director pay can outrun working-capital needs.

03

### Growth can hide risk

Fast growth creates stock, debtor and overhead strain before profit converts to cash.

# What we hear 100 times a week

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The disconnect is not demand for funding — it is the absence of funding-ready numbers.

**100+**

business-owner conversations every week



**80**

deep-dive financial health discussions each month

## The recurring shock

No live bank reconciliation. No month-end close.  
No shared view of cash, debt or margin.

The false assumption:

**“My accountant does all of that.”**

That belief creates both a risk and a commercial opportunity.

# The market status quo — and why we reject it

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Misaligned incentives can turn a funding need into a debt problem.

## COMMON MARKET PATTERN

### Commission over clients

Short-term products are pushed because they are quicker, easier to package and can carry higher broker fees.

Loans are “stacked” on top of each other without a holistic view of debt service, margin or future refinancing risk.

fees can reach

**15%**

## HYLANDS APPROACH

### Trust over transactions

- 01 — Start with the whole picture**  
Debt, cashflow, owners' goals and the true risk profile.
- 02 — Package for the right lender**  
Tier 1 where possible; sustainable alternatives where necessary.
- 03 — Protect business health**  
Margin and survivability matter more than a quick payout.

# Case study: Client G

Debt itself isn't the problem. The wrong debt structure is  
multiple facilities

| Lender                        | Balance         | Monthly        | Rate      | Term  | Maturity    | Purpose                  |
|-------------------------------|-----------------|----------------|-----------|-------|-------------|--------------------------|
| Maxcap                        | £43,125         | £8,625         | 8% pa     | 12 mo | 09 Jul 2025 | Stock                    |
| Nucleus                       | £272,408        | £14,122        | 41.88% pa | 36 mo | 14 Aug 2028 | Working capital          |
| Funding Circle                | £131,393        | £18,304        | 32.4% pm  | 12 mo | 12 Aug 2026 | Stock                    |
| Fleximise                     | £90,000         | £9,805         | 1.75% pm  | 24 mo | 10 Sep 2026 | Working capital          |
| Iwoca                         | £259,656        | £19,158        | 5.15% pm  | 24 mo | 13 Feb 2027 | Refinanced loans + stock |
| Federal Capital               | £64,119         | £5,829         | 40% pa    | 12 mo | 12 Dec 2026 | Working capital          |
| Got Capital                   | £25,000         | £8,575         | 5.32% pm  | 24 wk | 24 Apr 2026 | Working capital          |
| Biz-Lend / Swift              | £17,000         | £3,684         | 15%       | 32 wk | 12 Jun 2026 | Working capital          |
| HMRC                          | £78,908         | £4,642         | n/a       | 17 mo | 28 May 2027 | Overdue VAT & PAYE       |
| <b>TOTAL</b>                  | <b>£981,609</b> | <b>£92,743</b> |           |       |             | <b>9 facilities</b>      |
| <b>ANNUAL DEBT COMMITMENT</b> |                 |                |           |       |             | <b>£1,112,913</b>        |

# 10%

per facility fee

thousands per month in  
repayments

Why the “easy” route happens: Tier 1 banks need clean, packaged information, take longer, and often pay 0–1% commission.

When the numbers are messy, expensive alternatives become the fastest path — even when they damage long-term health.

# Stacking turns a cash problem into a control problem

Each new facility solves today's payment — but narrows tomorrow's choices.

01

## Cash gap

A short-term need becomes urgent.

02

## Quick facility

Speed wins over full diagnosis.

03

## Higher outflow

Repayments consume more headroom.

04

## Smaller buffer

The next surprise lands harder.

05

## Next facility

Options narrow and urgency returns.

**The issue is not debt volume alone. It is the loss of optionality.**

# What lenders demand vs. reality

The best rates are not won in the application — they are won in the accounting process before it.

**01 Balance sheet** Current assets, liabilities and retained earnings

**02 Profit & loss** Accurate trading performance and margin

**03 Debt schedule** Facilities, repayments, rates and maturities

**04 YTD + month-by-month** Trend visibility and seasonality

**05 Clean bank statements** Reconciled cash evidence

## Bare minimum for sustainable facilities

Tier 1 lenders are not being difficult. They are underwriting repayment capacity. If the accounts are not live, the risk looks higher — and the price rises.

**Funding-ready = lender-ready + owner-ready**

# What a lender sees in the first 15 minutes

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The pack tells a story before anyone reaches the narrative.

01

## Can I trust the numbers?

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Reconciled bank position  
Consistent month-end close  
Balance sheet that ties

02

## Can the business service debt?

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Current trading performance  
Debt commitments and maturities  
Cash conversion and seasonality

03

## What could change the answer?

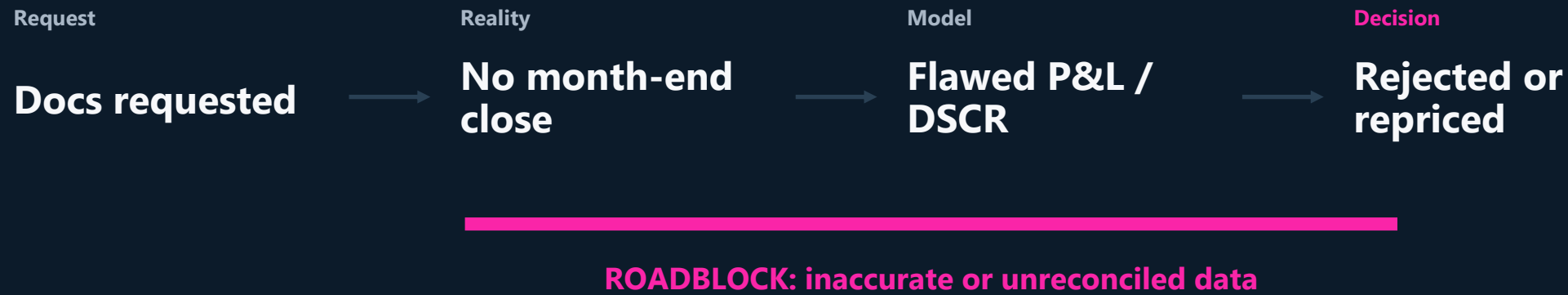
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Owner drawings and dividends  
Working-capital pressure  
Concentration or one-off risk

**If one answer is unclear, appetite falls — or the price rises.**

# Why good businesses get rejected

The funding blocker is often not the business model — it is the gap between bookkeeping reality and lender evidence.



## This is where the standard compliance model falls short.

Clients think this is already happening automatically. That creates a premium advisory opportunity: regular communication, accurate coding and management accounts that preserve funding options.

### Client example: GG

£500k stock funding need; £1m turnover; funding blocked because accounts had not been completed or reconciled for over a year.

# A late month-end has a compounding cost

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One missing close creates three different problems at once.

## OWNER

### Decisions arrive late

Cash, margin and commitments are judged from an outdated picture.

## ACCOUNTANT

### Advice becomes retrospective

Time is spent explaining history instead of shaping the next move.

## LENDER

### Uncertainty fills the gaps

Missing evidence is treated as risk, slowing or repricing the decision.

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**The same delay is felt as lower confidence, slower decisions and higher cost.**

# Transitioning from firefighters to architects

When information arrives late, the market sells rescue. When information is live, we can design growth.

## FIREFIGHTING

### Rescue

Messy accounts force urgent, expensive facilities to stabilise the business first.

Then the long-term plan becomes refinance and repair.

Live management accounts

## FORESIGHT

### Growth

Clean numbers let us approach the right lender first and preserve margin.

Business health and owner health become the design constraint.

**The goal is not more debt. The goal is better-timed, better-priced capital.**

# Case study: Client EM

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Ethical broking means structuring around the owners' reality — not the broker's easiest win.

Whole-picture underwriting

## Owner age

term must match the people behind the business

## Exit goals

facility supports the long-term plan



**Bespoke  
shorter-term  
commercial  
mortgage**

## Property value

security matched to asset reality

## Cashflow

repayments structured to be sustainable

The client had borrowed £890k across four lenders, paying £27,500 a month over 60 months. We refinanced this into a commercial mortgage at £8,222 a month over 5–15 years—saving £19,278 a month.

**Result: the structure aligned with age, exit and business health — not just the highest-paying option.**

# Four questions before any facility

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Suitability starts with the business plan, not the product.

- |    |                                             |                                                                               |
|----|---------------------------------------------|-------------------------------------------------------------------------------|
| 01 | <b>What problem is the capital solving?</b> | Separate a temporary timing gap from a structural cash or margin issue.       |
| 02 | <b>What is the real repayment source?</b>   | Name the cash generation, asset event or refinance path that clears the debt. |
| 03 | <b>What must stay protected?</b>            | Preserve the cash buffer, margin, security and owners' exit options.          |
| 04 | <b>What happens when the facility ends?</b> | Plan repayment, renewal, refinance or sale before the first drawdown.         |

**If the structure cannot survive those four questions, speed is not a virtue.**

# Moving beyond tax and VAT returns

The value-add accountant turns compliance records into funding power.

## Accountant

Real-time management accounts  
Accurate month-end close  
Early signals



## Broker

Appropriate lender selection  
Clean funding package  
Lowest-rate first attempt

**You move from overhead cost to growth partner.**

# A monthly rhythm keeps funding options open

Proactive advice is a cadence — not a year-end event.

WEEK 1

WEEK 2

WEEK 3

WEEK 4

## Close

Reconcile cash, post accurately and lock the month.

## Interpret

Read margin, working capital, debt and cash movement.

## Decide

Agree owner actions before pressure becomes urgency.

## Prepare

Monitor facilities and package any funding need early.

ACCOUNTANT

trusted numbers

BROKER

market options

OWNER

timely decisions

# Let's protect UK business health.

A united front between accountants and brokers turns late compliance into early action.

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## Open Q&A

Afterwards: let's discuss how to integrate a trusted referral ecosystem around your proactive advisory clients.

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