

Bill Christie, Managing Director of CER Business Finance Ltd, is a Chartered Banker and a Fellow of the Chartered Banker Institute.

WHAT I OFFER...

Having had a career of over 25 years with a Scottish Clearing Bank, (which started in my hometown of Kirkcaldy, Fife) including seven years in London, I was responsible for the setting up of the first ever Business Development Unit at Branch level in a Scottish Bank.

My business development attributes coupled with my experience in managing a large lending department led me to be appointed to develop the activities of a Scottish Merchant Bank.

When a new Chairman of the parent Company decided to sell off all the Companies within the Banking Group, I decided to set up my own Consultancy.

With my knowledge of the financial requirements of businesses, both large and small; my awareness of the financial tools available; I can discuss and advise clients on not necessarily what they WANT but from the information available to me, advise as to what they NEED. Being very much a lateral thinker, I can advise and guide businesses and having assessed their requirements make the necessary introduction to trusted professionals from within my Network.

The strap line of "**Your Business and Commercial Finance Facilitator**" sums up my business ethos.

My experience in preparing and presenting proposals to the appropriate Lending Institution is the key to the success of my clients in all facets of Business and Commercial Finance.

CER is not "just about identifying" funding but being able to provide "advice, guidance and information"
This has resulted in my being appointed to "advise" businesses in several sectors.

I am no stranger to the "Corporate and Business World" having some years ago been Chairman of Cumbernauld Business Association.

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WHY I'M GOOD AT WHAT I DO...

1. Being knowledgeable of what High Street lenders will and will not consider is important.
2. Knowing when to consider alternative lenders and indeed a "mix" of lenders.
3. Being able to consider when to introduce clients to trusted professionals within my network when I consider that it is appropriate for them and their business aspirations.
4. Being a "good listener" and a "lateral thinker"
5. Being able to obtain from clients ALL the relative information on "them" and their business.
6. Being able to submit a comprehensive proposal to the RIGHT PERSON IN THE APPROPRIATE Lending Institutions.
7. Being Honest in my assessment of the clients' aspirations.
8. Working in association with Clients, Solicitors, Accountants and Professional Financial Advisers.
9. Appreciating the referrals that I receive from High Street lenders, Solicitors, Accountants and Independent Financial Advisers, Professionals within my Network and former clients.
10. To have had the CONSIDERABLE experience over a CONSIDERABLE number of years and be able to relate that to my client's requirements is beneficial to them.
11. To appreciate that no business is "too small."

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THINGS I LIKE...

1. Helping Businesses and seeing them succeed.
2. Not being afraid to be "truthful".
3. Sometimes being "like a Doctor or a Social Worker" as Business is "dealing with people and situations."
4. Having been in Round Table and now Rotary International for 30 years taking their mottos into my Personal and Business Life: -

Round Table: "Adopt Adapt and Improve".

Rotary: "Service above Self"

OTHER CONSIDERATIONS

1. Venture Capital Schemes.
2. Employee Ownership Trusts
3. Research & Development Tax Relief
4. Capital Allowances
5. Government grants/loans following the Covid Pandemic.
6. Start-up Loans
7. The "Many" Alternative Lending Institutions.
8. Information on Personal Guarantee Insurance

To Accountants, Solicitors, Financial Advisers and other professionals.

We are looking to work with you and your clients.

To Business Owners.

We are keen to assist you and indeed be introduced to your clients should you consider that our assistance may prove beneficial to all concerned.

