

Six ways to smarter borrowing

David Brewer explains how specialist financial advice can save legwork, support strategic leverage and safeguard a legacy.



We are all familiar with the horror stories of patients who sought cheap smile solutions outside the dental profession, only to pay a high price with their health. It is, therefore, somewhat surprising just how many practice owners are willing to jeopardise their own (financial) health by seeking advice from anyone



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other than a specialist dental broker.

The statistics on this are revealing. In 2024, 87 per cent of new residential mortgages were secured through brokers, forecast to increase to 91 per cent by the end of this year. Conversely, broker-arranged mortgages in the dental sector account for less than 50 per cent of new funding enquiries.

Of course, accessing credit sources can be daunting. Finding the right funding at the right time from the right lender is complex and time-consuming, especially in a commercial setting where multiple factors are at play. As a result, many dentists often choose what they see as the easiest route – accepting their own bank's first response without shopping around.

However, an increasing number of practice buyers – new and existing –

are now turning to specialist dental brokers. And while both can assist in obtaining a commercial mortgage, the experience, flexibility and potential cost savings vary greatly. So, why is engaging a specialist dental broker the smarter choice?

Without a dental-focused Martin Lewis to cut costs and fight your corner, I will explain why this is the healthier option – for you and your finances.

A specialist dental broker can access deals others cannot

While easy options may seem appealing, they can carry costs both immediately and in the long term. A bank offering indicative loan terms might appear attractive, but what opportunities are missed as a result? Financial products change quickly, and

a competent broker will evaluate multiple packages and their terms to find the best fit for you. They will compare funding options, match clients with lenders better suited to their financial circumstances, and know of products with features banks might not even be aware of. Gaining a competitive edge and adopting a more proactive approach can also help protect your long-term business strategy.

A specialist dental broker is well-connected

A specialist will know which lenders favour dentists and will prepare your application to secure the best possible terms. Often, their strong negotiating skills lead to lower margins, reduced fees, better covenants, higher loan-to-value ratios and longer loan durations. As a result, this saves you money, increases your flexibility, boosts your approval odds, and avoids denting your credit rating. Their connections with specialised healthcare lenders as well as the banks enable them to secure deals in this niche sector.

A specialist dental broker does the legwork

Securing finance can be complex, and you will need someone capable of a deep dive into the market. They should be able to explain loan terms in plain language, assess your borrowing capacity, and identify (and hopefully resolve) any potential issues before any submissions. A dental broker will prepare business plans, act as your main contact for lenders, and manage the entire process, including submitting applications, following up, and communicating with lenders, agents, accountants and solicitors. This approach will save you time and money!

A specialist dental broker works for you

A bank does not work for you. A broker will act in your best interests, and their reputation depends on securing the right loan for clients, not on pushing a specific lender or brand. A broker's success comes from strong customer relationships, referrals and repeat business, so they

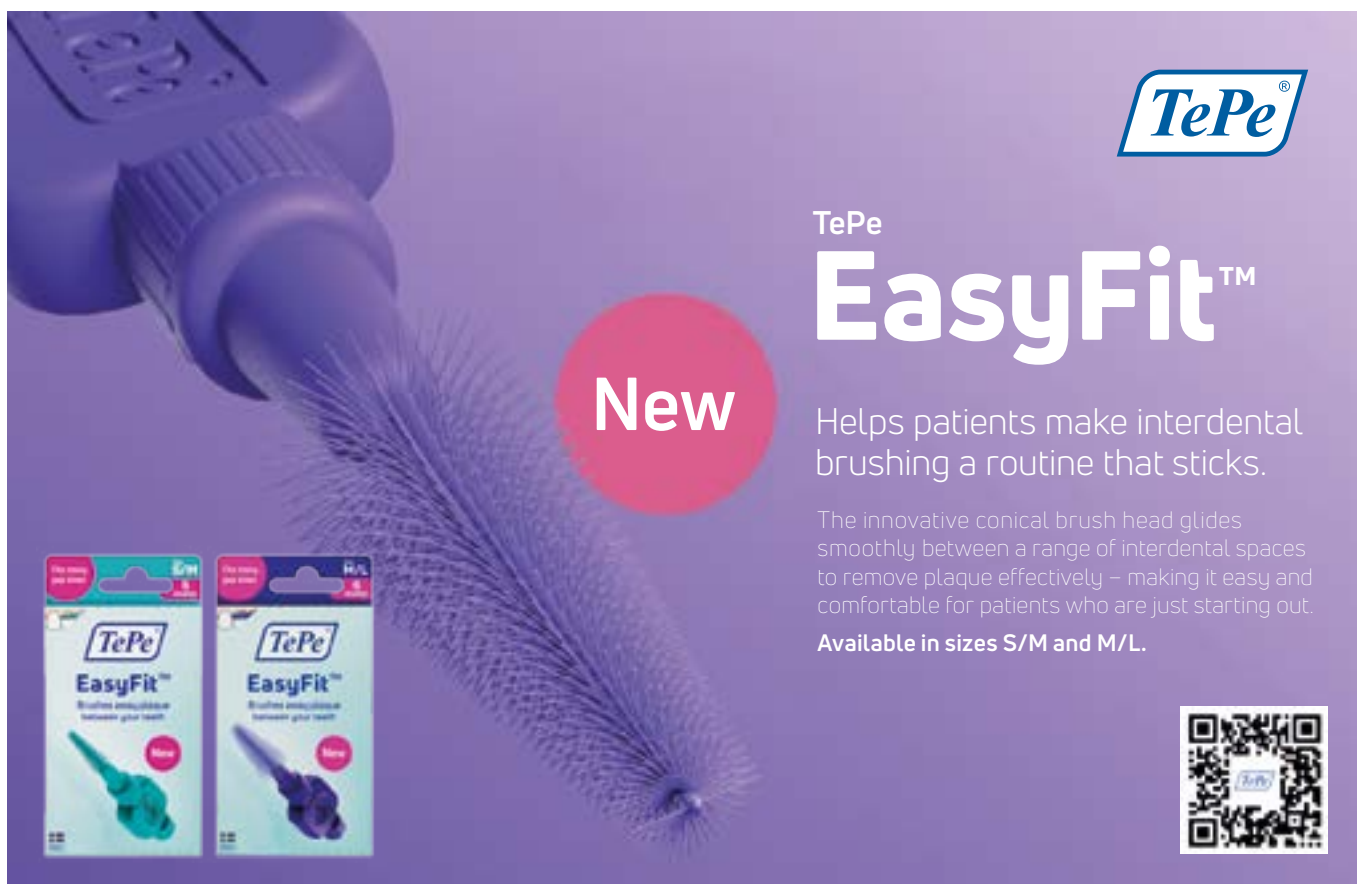
will work hard to find solutions that genuinely suit your needs.

A specialist dental broker is in it for the long haul

Investing in the best available advice is not a one-off; it is part of the practice ownership journey. Financial advice should be integrated into your overall business strategy. A detailed business plan and strategy should complement the mortgage to prepare for challenging times and serve as a safety net. A good broker will also understand exit planning, align funding with future growth, help avoid refinancing mistakes, and support future purchases and refurbishments.

A specialist dental broker is just a phone call away

The markets are changing rapidly, so you need immediate access to valuable information. An experienced financial adviser who is approachable, adaptable and proactive means you won't have to worry about constantly monitoring the financial markets, enabling quick decisions that can save you money in the long term.



The advertisement features a large, close-up image of a purple TePe EasyFit dental floss brush head. The brush head has a conical shape with fine bristles. In the bottom left corner, there are two smaller images of the product packaging: one for the 'New' (green) version and one for the 'New' (purple) version. The TePe logo is in the top right corner. A pink circle with the word 'New' is positioned in the center. The main text 'TePe EasyFit™' is in large white font. Below it, the text reads: 'Helps patients make interdental brushing a routine that sticks.' Further down, it says: 'The innovative conical brush head glides smoothly between a range of interdental spaces to remove plaque effectively – making it easy and comfortable for patients who are just starting out.' At the bottom, it states: 'Available in sizes S/M and M/L.' A QR code is located in the bottom right corner.