

8 tips from Australia's top commercial brokers

Actionable insights
from your peers



Contents

1. Introduction from our Head of Commercial & Asset Finance
2. Building a brand identity
3. The art of negotiation
4. Consider multiple finance options
5. The power of specialisation
6. Building strong lender relationships
7. Networking and referrals
8. Avoiding common pitfalls
9. Know before you propose
10. Celebrating our member wins!

Every year, **MPA** and **The Adviser** recognise the top-performing commercial brokers in the industry – those with the highest loan settlements, who consistently close high-value deals, grow their client base, and build strong lender relationships.

We spoke with eight of our members, many of whom feature on these prestigious lists, to uncover the tips that helped them build long-lasting business success.

They share valuable insights and tips, and I hope you find meaningful takeaways to apply in your own business.

Let's dive in!



Brent Starrenburg

Head of Commercial &
Asset Finance





Kate Littlejohn

Director & Finance Broker at
k.financeco

k.financeco

Building a brand identity

Hear from Kate Littlejohn on how she has crafted a powerful and unique brand for her brokerage.



Top tip!

Find your niche, understand who your target market is, and talk to them. how they want to be heard. It's not just about having a presence, it's about having the right presence that is true to your brand.



Blair Polozani

Partner at Key Change Finance



The art of negotiation

Blair Polozani explains the importance of speaking to multiple lenders to find the best solution for your client.



Top tip!

Understand what the different lenders are doing, understand the market. By having the market knowledge, you're able to negotiate with the bank you're choosing because you've got that knowledge of what everyone else is doing.



Belinda Gibson

Director at TMFG



Consider multiple finance options



Consider more than one lender for your client's scenario. Which lender is in their best interest. What terms and rates have been presented? What loan terms are on offer and is a valuation required – how long will the report take?

Explore different financing options such as traditional bank loans, second tier lender commercial mortgages or private financiers depending on the availability or complexity of financial information.



Top tip!

Consider if any government grants or Stamp Duty Concessions are available for your client.

As a Connective member, you access 34 specialist commercial lenders!

[See them all](#)



Brenton Hunt

Director at
Code Black Finance



Did you know?

Over 41% of commercial loans settled are through Connective's Broker network!

>41%

The power of specialisation



I specialise in working with self-employed professionals across the medical, dental, veterinary, and specialist health sectors. With over a decade of experience, I understand the unique challenges and opportunities these clients face - and I speak their language.

My clients are busy and value efficiency. They don't want to spend time explaining how they earn their income or educating their broker on the nuances of their industry. I already know how their world works, and that insight allows me to deliver tailored finance solutions with minimal friction.

Focusing exclusively on this niche has also connected me with a network of professionals and resources that can benefit my clients' businesses and projects. I'm not a generalist - I choose to work only with clients in this space so I can deliver maximum value and stay deeply informed.

My goal is simple: to be the go-to finance partner in this specialised corner of the industry. By staying focused, I ensure that every client receives expert guidance and support that's truly aligned with their needs.





Daniel Fry

Director at
Premium Capital Solutions



Building strong lender relationships



When I started out in commercial broking, I definitely underestimated the importance of lender relationships. Investing time into building long-term relationships, so lenders have a strong understanding of my business and clients' needs, has been invaluable.

Connective plays a key role in this, their team know exactly which BDM to introduce me to depending on the lender, scenario and deal structure. Building strong lender relationships has helped me fast-track approvals and find the best solution for my clients.



Top tip!

Maintain regular interaction with BDMs, whether this is catching up for a coffee or lunch and attending lender or aggregator hosted learning sessions. This allowed me fully to understand their policies to identify key points to address in a credit paper to allow efficient decisioning.



Kathryn Bordonaro
Director at
Allbiz Finance Brokers



Top tip!

Ensure that everyone you engage with on a transaction is treated as a potential referral source.



Networking and referrals



Commercial real estate transactions involve a chain of people working to arrive at a successful settlement. It may be the real estate agent, the receptionist at the agents, the conveyancer or solicitor for my client or the vendor, property valuers – the list is long, and each one of these interactions is an opportunity to demonstrate your knowledge, skills and level of client care.

We have established an excellent reputation with the conveyancers and solicitors we deal with – and now receive many referrals from these firms because they know they are sending their clients to a professional firm with high level customer service.

On one occasion, my client was purchasing a large agricultural property, and a condition of the purchase was extensive fencing and boundary realignments needed to be completed before settlement. I delivered the details of the fencing requirements to the vendors fencing contractor, and by the end of the day I had a new customer who was purchasing additional equipment for their business. Every single person you engage with is noticing how you make them feel and what you do for your clients.





Abdul Osman
Director at Balanz



Avoiding common pitfalls



The biggest mistake I made early in my broking career was trying to turn every opportunity into a bankable transaction. In my eagerness to settle deals, I invested significant time and energy into scenarios that ultimately weren't viable.

Over time, I've learnt the importance of qualifying opportunities early and focusing efforts where there is genuine alignment.



Top tip!

Knowing when to walk away is just as important as knowing when to lean in.



Usman Naeem

Director at
Calibre Finance & Advisory



Know before you propose



If I could give one piece of advice to every commercial broker, it's this: educate yourself on how different SME markets operate and the dynamics that drive them. No two sectors behave the same - understanding those nuances is critical if you want to deliver funding solutions that actually fit.

Secondly, don't rush to solution mode. Spend time understanding the client's business model, strategy, pain points, and growth ambitions. You can't structure a deal unless you understand what makes their business tick.

And finally, stay across the evolving risk appetite of all major lenders. Most of my transactions are Tier 1 bank deals, and aligning deal structuring with lender preferences is half the battle in getting a facility approved on time and on terms.



Top tip!

Strong relationships and deep product knowledge are important - but context, clarity, and credibility will always set you apart.

Celebrating our member wins

We're incredibly proud to be named **Commercial Aggregator of the Year** in the inaugural Commercial Finance Awards by The Adviser. This achievement wouldn't have been possible without our fantastic commercial members.

We'd like to give a well-deserved shout-out to all our commercial members who were recognised in two recent major industry awards.



Elite Broker Ranking

- **George Karam** - BF Money
- **Brenton Hunt** - Code Black Finance
- **Chenqiong Yang** - Madd Loans
- **Brendan Hughes** - One Direction Finance
- **Shin Luan** - Yongxin Finance
- **Daniel Gold** - Long Property
- **Zain Peart** - ZEP Finance
- **Shuoya Li** - SC Brokers
- **Ben Hawley** - Azura Financial
- **Tony White** - SHB Lending
- **Matt Pongrass** - Certe Finance



MPA Top Commercial Brokers

- **Paul Frazis** - George Capital Finance Solutions
- **Peter Kitcher** - PD Capital Management
- **Alan Pavisich** - Resolute Finance
- **Jean-Philippe Bosquet** - Moreton Partners
- **Daniel Fry** - Premium Capital Solutions
- **Alex Stalder** - STAC Capital
- **Faris Dedic** - Red Door Financial Group
- **Paul Taylor** - PT Property Finance
- **Dale Sparke** - STAC Capital
- **Barry Thatcher** - Thatcher Finance
- **Jacob John Dash** - AgriConnect Qld
- **George Louca** - 3LANE Finance
- **Peter Hollingworth** - Worth Finance
- **Jonathan Roël** - Versatile Capital
- **Vincent Marotta** - Red Deer Capital

More questions? Contact us here



1300 65 66 37



info@connective.com.au



www.connective.com.au/commercial-broking



[connective-asset-finance](#)