



**Are you and your clients suffering from Big Bank Squeeze?
Then perhaps we have the answer-- - The Non Bank Lender.**

The Non-Bank Lender

Non-Bank Lenders have shown innovation and diversity in alternative lending practices and really proved themselves in the specialist niche lending space.

They are at the forefront of commercial lending, an area that is growing in strength. A wide range of lending options is important for brokers, who add value to their own offering by having access to non-bank products. Non-Banks can provide a more personalised service to clients making them feel more confident and develop a relationship with their choice of lender.

The main benefits are competitive solutions, more flexibility and better service offering and working co-operatively with brokers.

Market Conditions

It comes as no surprise that many small to medium size businesses are finding the current economic climate difficult. However, there are still many businesses willing to invest in their future and yet they are continually rejected by a major financier due to that institution's credit policy or other reasons unknown.

This explains why our business is continuing to grow as **"we listen, we lend, no fuss"**.

Recent CEG Loan Examples

State	Amount \$	Purpose	Security
SA	80,000	Working Capital to pay tax debt	Tractor and Farm Equipment
WA	116,000	Acquire Earthmoving Equipment	Tractors bulldozers and rollers
NSW	262,000	Acquire New Equipment	Street Sweeper Truck
QLD	364,000	Acquire heavy vehicles and equipment	1981 Truck, 1988 Drilling Rig and Compressor
VIC	55,000	Sale & Leaseback of plant and equipment	Plant Seeder and Tractor
TAS	132,000	Acquire Second hand Trailers	Dump Truck & Dog Trailers

Flexible Security Options

Security can be as flexible as necessary to see the purchase completed with a mix of unencumbered equipment, 2nd or 3rd mortgages, and director's guarantees all potentially coming into the mix.

Give us some options and we can come back with some answers.

About US

Commercial Equity Group is a Launceston based finance company which has been assisting small business throughout Australia for the past 34 years with acquisitions and financing options that the major players have historically steered away from.

Staff Member Profile



Janette Kaye has 35 years experience in banking, finance and administrative positions. She is a very friendly and likeable lady who is well focussed on providing

prompt and efficient customer service to both brokers and clients alike.

Her commitment to an efficient turnaround time for documentation and settlements of our loans is second to none and she has become an integral part of our harmonious team here at CEG.



We have included some links that might be useful to you and to your clients:

Australian Tax Office SME Tax Forum –

www.smetaxforum.com.au

Using an iPad for business –

www.entrepreneursystems.com/Documents/Ipad-Productivity.pdf

Remember at Commercial Equity –

"We listen, we lend, no fuss."