



# Commercial Equity Group Ltd

Business, Consumer & General Finance

Are you and your clients suffering from Financier Attention Deficit Disorder?  
Then perhaps we have the answer.

## About Us

Commercial Equity Group is a finance company, 34 years young, based in Launceston, Tasmania, with a desire for assisting small business throughout Australia with acquisitions and financing options that the major players have historically steered away from.

## SME's and the Economy

According to Australian Government statistics, small businesses make up 95.6% of the Australian business market by number making them a significant driver of the economy, and yet this group can encounter any number of issues when it comes to financing their operations.

At Commercial Equity we understand what small businesses want and need, after all we are one ourselves, and we provide lending products and services to meet those requirements.

Here are just a few examples that we have considered recently:

State	Amt sought \$	Item being Acquired	Business structure
NSW	330,000	Micro-brewery, specialised equipment	Company
Qld	220,000	Working capital - transport	Company
Qld	118,000	2004 Prime Mover	Individual
Vic	39,500	1995 Light truck	Company
NSW	410,000	Shop fit-out = heavy duty free-standing refrigeration	Company
Vic	300,000	Sale & Leaseback to meet working capital & tax obligations	Company with Trust
WA	90,000	Specialised mining equipment	Company
Tas	110,000	Specialised farming equipment	Individual

Security provided can be the item being acquired, although often it is a mix of unencumbered plant and equipment, second or even third mortgages and director's guarantees making the alternative funding options more flexible than what might offered by a 'major'.

## Staffing 'at the office'

We take this opportunity to welcome on board our new Commercial Business Manager – Tony Conlan – who brings a wealth of experience in the broking and finance fields and adds another dimension to our staffing capabilities.

Tony has over 25 years experience in the banking and finance sector having held senior management roles in Credit and Commercial Banking with companies that have included Private Equity Firms and Major Banks. His knowledge of products and services such as non-Conforming loans, property development finance, equipment finance and cash flow lending enhance our existing staff capabilities and with the ability to think outside the square he is ready to identify ways of "doing the deal".



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

Small Business statistics & Resource Kits –

[www.innovation.gov.au](http://www.innovation.gov.au)

Computing 'in the clouds' –

[www.google.com/chromebook](http://www.google.com/chromebook)

Remember at Commercial Equity –

*"We listen, we lend, no fuss."*