



Commercial Equity Group Ltd

Business & General Finance

1800 CEG FINANCE



**"My problem lies in reconciling my gross habits with my net income."**

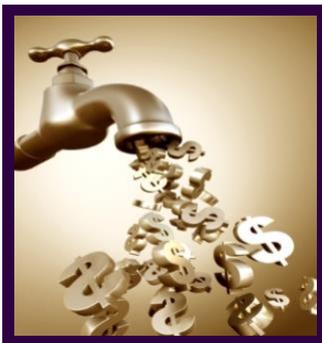
- Errol Flynn



## Point of difference?

1. We assist with ATO issues.
2. We refinance older and specialist equipment .
3. We will work with the broker to ensure success.
4. We fund the loans others decline.
5. Private funding allows us freedom of lending.

To see the different loans and finance we offer, [click here.](#)



## Increased brokerage

Standard brokerage is 4.0% up to \$250,000.  
Maximum brokerage is 6.0%. Customer rate will increase 0.5% for every 1% of brokerage requested over 4.0%.

## Recent CEG loan examples

State	Amount (\$)	Purpose	Security
SA	300,000	Working capital	Charge over water rights
SA	140,000	2007 Kenworth prime mover	2007 Kenworth 2004 Kenworth 1997 Maxi cube
VIC	105,000	2007 Western star prime mover	2004 Freightliner 2007 western star prime mover
QLD	60,000	Purchase industrial land	3 x Trailers
WA	27,000	1998 Water truck	Charge over unencumbered truck

## Quality loan application - document checklist:

In today's economic environment it is more important than ever to ensure you give your finance application the best chance of success.

- Commentary and history of applicant
- Commitment schedule
- Business tax returns
- Profit and loss accounts and balance sheet
- ID for account signatories
- A cash flow forecast and Business plan
- Work source or contracts
- Unencumbered security offered
- Veda authority
- Invoice-model of equipment
- Servicing equation



## SMEs owes the ATO \$18 billion.

The Australian Tax Office in 2012/13 saw its collectible debt rise 6.5% to around \$18 billion. A recent annual report suggested that 60% or nearly \$10.6 billion is owed by small business.

The ATO is considering a number of options to overcome the current debt management issues, like outsourcing the debt collection and adding tax debt to credit ratings. This alone raises some issues regarding privacy and the current secrecy provisions.

Banks and other lenders have been requesting ATO portals as part of their credit assessments for a long period and soon see the severity of the situation. This is where CEG can help, as we understand the complexities of running a modern business and maintaining your tax requirements.



## Western Australia remains the top performing economy in the nation

Key Categories	This quarter	Vs decade avg.
Dwelling Commencements	6994	+23.4%
Unemployment	5.3%	+27.4%
Population Growth	3.1%	+21.4%
Economic Growth	\$79683m	+29.6%
Equipment Investment	\$2509m	+34.3%

Housing Finance	7765	+10.0%
Retail Spending	\$7969m	+20.7%
Construction Work	\$14091m	+60.9%



## Recent Case Studies

### Upgrade: Truck Purchase - \$64,000

A client from Victoria who has been involved in concrete transport since 2003 was wanting to upgrade to a later model truck. He had located a suitable model at a local truck dealership and was able to contribute \$15,000 and offer a Holden Commodore Ute as collateral security. He had some paid defaults on his credit file and had been rejected by a mainstream lender, but given constant work source and ability to service our loan, we were able to assist.



### Payout

## Kato Crane Trucks

### \$140,000

This client was renting two cranes via a well-known equipment rental company at a high interest rate and was looking to ease the cash flow burden, making the business more resilient in the future. The company was still in the start-up phase and the balance sheet reflected this. Fortunately they were asset-backed with good equity in property and secured some quality contracts. We were willing to assist.

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