

\$50 million in 90 days

Finance & Lending Division

With the Global Financial Crisis starting to ease, we have seen a marked uplift in confidence by companies and investors wishing to take advantage of historically low interest rates and position themselves for future growth and wealth creation.

The Finance and Lending Division is able to assist you in all aspects of finance including;

- Home loans
- Investment loans & lines of credit
- Business/Commercial loans
- Equipment and vehicle finance including hire purchase, leasing and chattel mortgage.
- Refinancing solutions
- Low doc & No doc loans
- Development loans


We have access to over 30 lenders including all the major banks. We can deliver you an optimum financial solution for all your finance requirements, tailored to your specific needs, at competitive rates

We have assisted our clients in placing over \$50 million of commercial, residential and development loans with the major lending institutions over the past 3 months. This has been driven by the rapid recovery of the property market, the first home owner's grant and the extremely generous investment allowances to businesses for the purchase of new motor vehicles and plant and equipment.

Opportunities to take advantage of the tax break offered by the investment allowance still exist. Businesses with group turnover of \$2 million or greater are eligible for a 10% deduction for eligible assets that are acquired before 31 December 2009. Businesses with a group turnover of less than \$2 million are eligible for a 50% deduction for eligible assets that are acquired before 31 December 2009.

In addition, we have assisted many clients with obtaining a more favourable outcome with their banking facilities. We can act as your in-house finance manager and help you in your negotiations with your existing bank.

For expert advice, please contact Daniel Zadnik (General Manager) or Jarrod Hodges (Finance Manager) on (03) 9018 4665 or email daniel.zadnik@mcleandelmo.com.au or jarrod.hodges@mcleandelmo.com.au



Important: This is not advice. Clients should not act solely on the basis of the material contained in this document. Items herein are general comments only and do not constitute or convey advice per se. Also changes in legislation may occur quickly. We therefore recommend that our formal advice be sought before acting in any of the areas. This document is issued as a helpful guide to clients and for their private information. Therefore it should be regarded as confidential and not be made available to any person without our prior approval.