



Collins

FINANCE SERVICES



Finance Services Overview

Welcome

We provide finance solutions for the growth
and prosperity of your business.



 (03) 9393 9610

 collinsfinanceservices.com.au

 info@collinsfinanceservices.com.au



Profiles.....	4
Why Collins Finance Services?.....	6
Commercial loans.....	8
Vendor Solutions	9
Working Capital	10
Commercial Debt Structuring.....	12
Home Loans	14
Equipment Finance	15
Specialised Solutions	16
Insurance Premium Funding	16
Business Health Check	17

PROFILES

Collins & Co - Partners



Michael Hollowood
(FCPA)
Partner

Michael is the Managing Partner of Collins & Co, he joined in 1983 and became a partner of the firm in 1986.

He has more than 35 years experience advising small to medium sized businesses across Victoria, with a strong emphasis on family owned businesses. Michael specialises in taxation and business advice, assisting with their strategic business decisions and growth plans.



Ivan Anzanello
(FCPA)
Partner

Ivan is an FCPA with over 30 years experience advising small to medium sized businesses.

He is actively involved in the strategic planning and management processes of his larger clients. Ivan is passionate about helping his clients clarify their vision, then build and grow successful businesses. Ivan joined Collins & Co in 1980 and became a partner of the firm in 1986.



Fabio Cammarano
(FCPA) (Mtax)
Partner

Fabio is a partner of Collins & Co and heads up the Valuation & Forensic Accounting division of the practice and is a specialist tax advisor.

He joined Collins & Co in 1995 and became a partner of the firm in 2008. Fabio advises small and medium sized businesses ranging from \$500K to \$100M turnover.



Paul Kelly
(CPA)
Partner

Paul heads up the Superannuation division at Collins & Co and specialises in Self Managed Superannuation Funds, Business Consultation and Structuring.

He joined Collins & Co in 1996 and became a partner of the firm in 2008. Paul works predominantly with family owned businesses ranging in turnover from \$2 Million to \$200 Million, and is passionate about creating a strategy to generate wealth for his clients' futures.

Collins Finance Services - Senior Management



Craig Trembath
- MBA
- B.Sci (MCOR)
- Cert IV & Diploma
in Financial Services
Senior Finance
Solution Specialist

For almost 20 years, Craig has led sales teams in providing tailored financial solutions, both directly and via key vendor relationships, to major corporations, banks and financial institutions, professional firms, healthcare, education authorities, government departments and hundreds of small to medium sized enterprises (SME).

Craig holds a Masters of Business & Administration, Bachelor of Science in Mathematics, Computing & Operations Research as well as his Certificate IV & Diploma in Financial Services.



Daryl Groves
- Graduate Certificate in
Management
- Cert IV & Diploma in
Financial Services
Commercial
Manager

In addition to the 10 years within mainstream finance corporations, Daryl spent 16 years working as a Commercial Finance Manager in the Finance Broking industry.

Daryl holds a Certificate IV & Diploma in Financial Services as well as a Graduate Certificate in Management which has provided him with a broad range of skills and knowledge in the finance industry, specialising in complex company finance restructuring, equipment finance and niche finance products including analysis & consulting.



Laurence Cutajar
- B.Bus (Accounting /
Banking & Finance)
- Cert IV & Diploma
in Financial Services
Senior Finance
Solution Specialist

Laurence has over 15 years' experience within sales and relationship management roles in the finance industry.

He has previously managed portfolios of commercial business clients with two major Australian banks, gaining exposure to a variety of industry segments. Laurence uses his expertise to understand the specific finance requirements of clients.

WHY COLLINS FINANCE SERVICES?

Collins Finance Services have the unique capacity to provide a range of finance solutions as an alternative to your traditional banking / broker relationships.

We recognise the strength in being able to cater for basically every finance requirement of a business under the one roof. This provides a tremendous point of difference from traditional bank lenders and brokers alike.

Our customers can enjoy the benefits of dealing with industry professionals who are truly representing you rather than the bank. We understand that no two customers are the same, and therefore require a personalised approach to ensure the optimal result for your specific needs. In making that assessment, we consider your cash flow requirements, security optimisation, flexibility, tax implications, wealth creation and future business aspirations when providing finance solutions.

Collins Finance Services will strive to build and maintain strong relationships as a major focus. Like a marriage, we will be there for better or worse and make every endeavor to seek the most favorable outcome to meet your requirements.

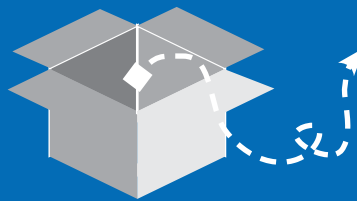


OUR GOAL

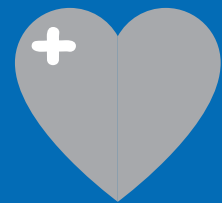
TO BE THE PREEMINENT PROVIDER OF TAILORED FINANCE SOLUTIONS IN THE MARKET.



Stay informed on all available finance solutions offered in the market



Provide out of the box solutions when traditional finance methods fail



Develop strong relationships with each and every customer

COMMERCIAL LOANS

No two businesses are the same, we take the time to understand your business so we can make informed recommendations to you.

Collins Finance Services will work with you to understand your requirements thoroughly and implement solutions that meet your individual objectives. Decisions relating to structure, cash flow requirements, variable versus fixed rates, all need to be considered. Once your facilities are implemented our service does not end there. We will continue to assist in monitoring progress towards your end goals to ensure you stay on course after our strategies have been implemented, and will conduct regular reviews to ensure key milestones are being met.



VENDOR SOLUTIONS



Simple Process,
Fast Approvals

Making approvals
simple & payments
fast is key to our
success.



Increase Sales
& Profit

Finance helps to
convert sales, which
equates to improved
bottom line.



Value Add

Including a finance
option with every
quote provides a
point of difference
against your
competitors.



Lockout your
Competitors

Promoting finance
terms can provide a
clear upgrade path for
future sales.



Upgrade Path

Understanding when
your customers should
upgrade their equipment
will create additional
sales opportunities.

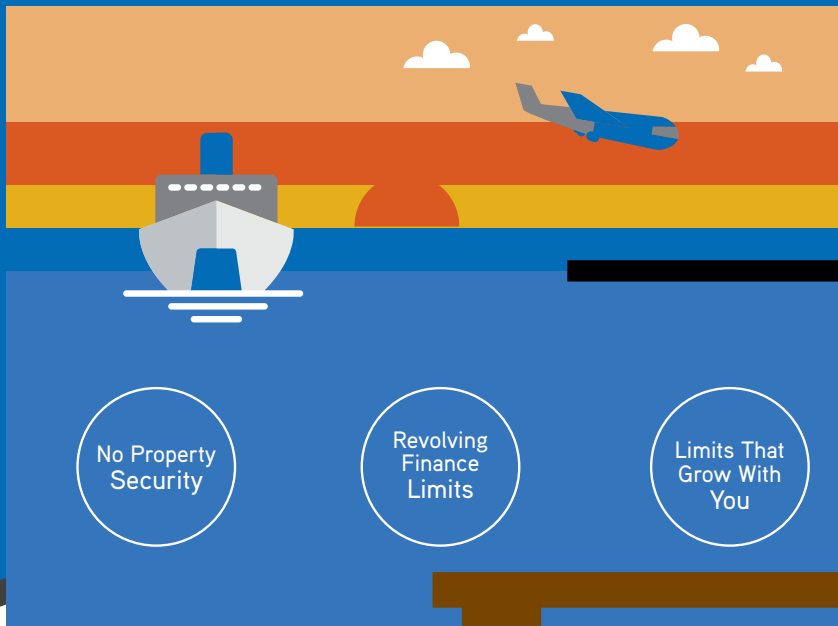


Protect Margins

Avoiding outright
payment options &
offering finance terms
help to protect your
margins.

We partner with hundreds of businesses, selling all types of equipment, to an extensive array of industries across Australia. Our Vendor solutions cater for customers wanting flexible rental solutions as well as the more traditional ownership options.

WORKING CAPITAL

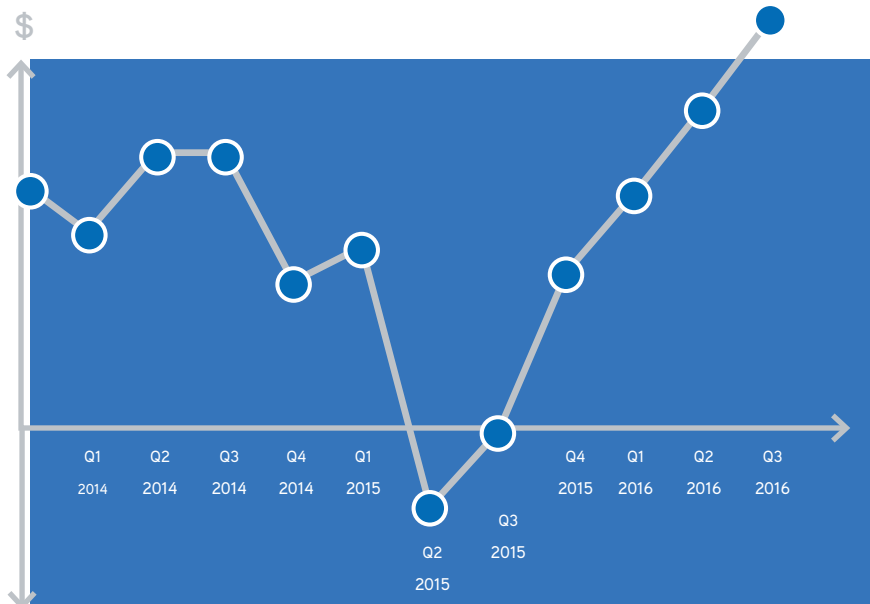


Import / Trade Finance

Importing stock from overseas used to be the exclusive domain of the banks and usually involves putting up property as security. The downside to this is the banks will normally only advance funds in line with the amount of property

security they hold, which has some obvious drawbacks. Collins Finance Services can assist you in going beyond these constraints by establishing facilities that can grow in line with your cash flow expectations, rather than the

value of your property holdings. We have years of experience assisting businesses in this manner and would welcome the opportunity to discuss your ongoing requirements.



Overdraft & Lines of Credit

Collins Finance Services will work with you to understand your business and suggest the most cost effective solution for your working capital requirements. Whether it be an overdraft facility,

refinance of assets or line of credit, our finance specialists will provide your business with a solution to suit your needs.

As with all our customers, if your circumstances change, we will review your situation and restructure your facilities as required.



Debtor Finance

Debtor Finance is commonly referred to as Invoice Discounting, Invoice Finance, Factoring & Receivables Finance to name a few. Irrespective of the name, it has become a mainstream finance tool for Australian businesses to manage cash flow.

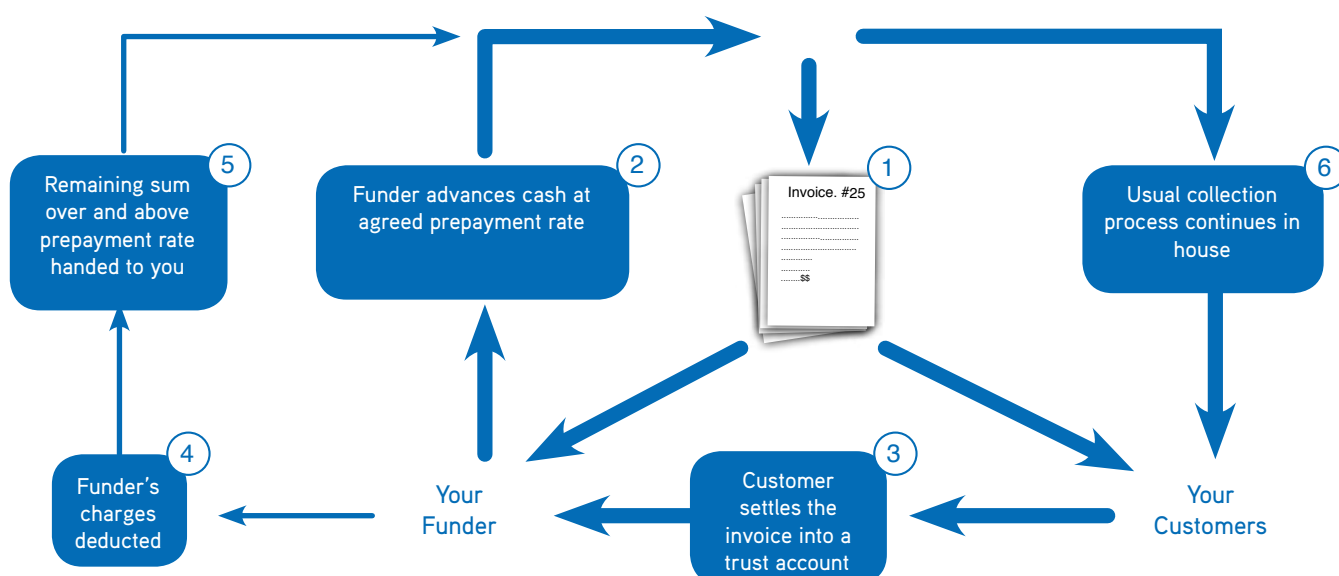
Debtor Finance is NOT an off-the-shelf finance product and many variations exist from a wide variety of financiers (both bank and non-bank lenders). Our Finance Specialists are highly experienced and well equipped in

structuring the right products that best suit your business. We will discuss product features such as:

- Confidential vs Disclosed agreements
- Full service, partnership or self-managed
- Rate of retention release
- Recourse terms
- Minimum term of agreements
- Pricing structures

All of these features have variations, and as such a Debtor Finance product is essentially “built” to the requirements of your business, taking into consideration your specific financial circumstances.

Typically there is no requirement for property security on these facilities, and as such the finance limits can grow with your business turnover and not be limited to the amount of property you own.



COMMERCIAL DEBT STRUCTURING

Why deal with one bank?

The short answer is DON'T! But don't take our word for it and certainly don't take the banks! Lets have a look at some Pros and Cons.

Pros - one bank solution

- Only one point of contact for your finances
- Don't have to think about the options in the market
- Bank manager will take care of my business

Cons - one bank solution

- Bank has complete control over all your assets
- Bank managers often change, and you have no control over this
- Bank policies are subject to regular change
- Bank manager typically doesn't have the ability to approve loans. That rests with a credit manager in the background so you're not dealing with a decision maker anyway.

Misconceptions

So your bank manager is a nice person and genuinely wants to help. But they have to go to a credit manager to get your loan approved, so they are essentially a product sales person and have sales targets to meet.

They are employed by the bank to look after the banks interests first and the customers interests second. That's why the banks refuse to provide loans to poor credit risks.

Your bank manager is also limited by the products available to them. Ever notice how your bank manager never recommends another finance company product?

Which leads to the next big question.....



What isn't my bank telling me?

What is Cross Collateralisation?

Simply, this is the bank linking your collateral so they have choice on how they recover their position if your loans go bad. It gives the bank complete control over your assets and more importantly the equity contained in those assets. This is great for the bank, not so great for you.

Funding Restrictions

So when the bank says no, and you really need the money to benefit the business or your personal wealth, what then? You have to refinance everything to another bank right? Well instead of jumping from one frying pan into another, now is the time to assess your options. Why put everything with one bank to have history repeat itself. There must be a better way, and there is.

Best For The Bank Or You?

The banks will seduce you with promises & platitudes and tell you they will look after you. But that's when everything is

sunshine and rainbows. What about when the storm clouds roll in? Do you want the bank having control when you need your flexibility the most?

The banks want control (they don't need it over everything) so they have leverage if things get tough. That's why they put security in place to protect them, not you.

But it gets worse, if you go through difficult times, your file will leave your managers hands and end up in the High Risk Department. Then you are dealing with Head Office and decision making on the banks part will solely be made to protect their interests. So the obvious question is.....



Control and Flexibility is the Key

How Does Debt Structuring Help Me?

Let's start with flexibility, by splitting your security and separating your debt to different funders, you are diversifying your risks. You have control over your assets and the equity that underpins your wealth. If you want to sell an asset and keep the equity, typically you can.

If the bank says no to a loan, you don't have to refinance all your debt, but rather only the part that requires your attention.

This is a far easier and faster prospect than moving everything, including bank accounts and all the administration issues that entails. If your business performance deteriorates and the bank asks you to move, you only need to move the facilities with that bank and the rest of your structure can remain the same.

So How Do I Learn More?

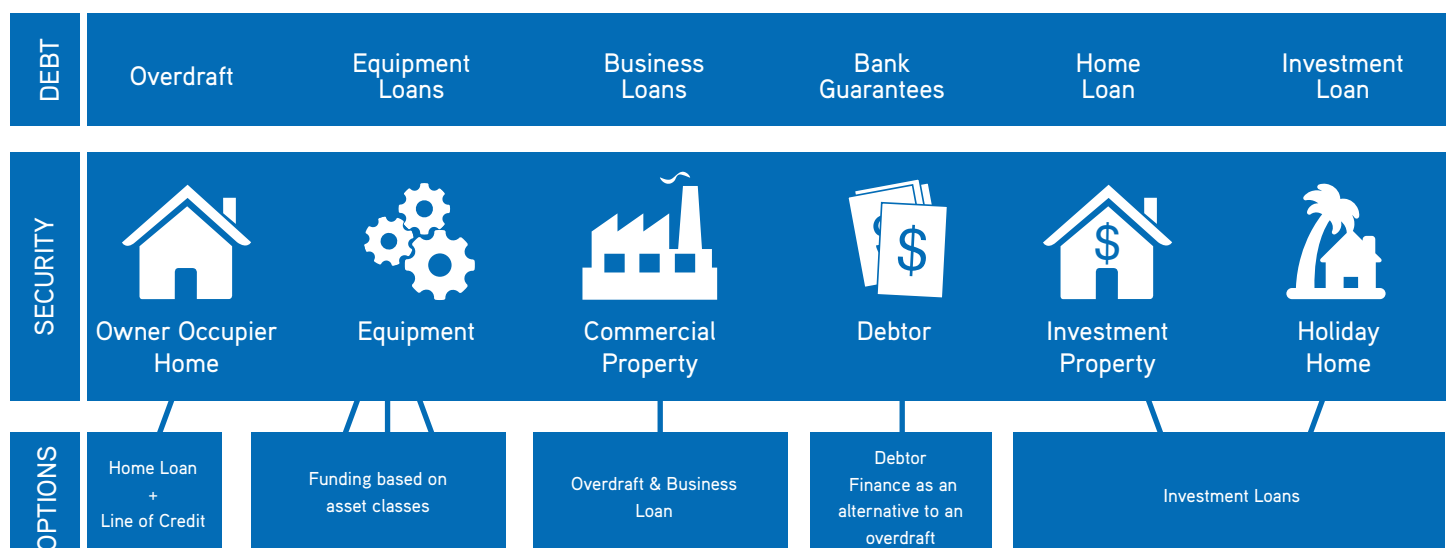
We work for you, not the banks. So the advice and options we provide you are designed to benefit you, not the bank. Sure we have to work with them, after all they have the money and we need some of it. But they don't need complete control and often take more security than is needed.

That's where we are different. We will put options on the table you simply won't get from your bank. After all they are there to look after their interests first, we are here to look after yours.

Our team of experts can provide you with quick and reliable feedback. All it takes is a quick discussion on the phone.

You know your business better than we do. Our job is to create finance solutions that help you achieve your business objectives with maximum advantage to you.

Typical Small Business - Securities & Debt Structure



HOME LOANS



The old days of banks ruling the roost are over.

There are better options and we can help you find them.

Can you name your bank manager?

Do you have their mobile number?

Are they readily available?

Nothing is as frustrating as sitting on hold for half an hour or being passed from one department to another trying to get answers about your home loan.

Here at Collins Finance Services we make it easy by coming to see you at your home or office at a time that suits

you. You are also welcome to come see us and talk about your plans in the privacy of one of our meeting rooms. In simple terms we can tell you what's possible and what's not. We're all about the bigger picture and working with you not only right now but long into the future. We are reliable,

professional and offer the very best in prompt personalised service. If you are purchasing an owner occupier, or investment property we can help.

EQUIPMENT FINANCE



From motor vehicles to specialist manufacturing lines there isn't much we haven't funded.

Collins Finance Services can provide a wide range of Equipment Finance options and are highly experienced in supporting your business to identify the most appropriate product. We consider issues such as:

- The type of equipment you require
- The effective life of the equipment
- Tax implications to your business
- Your long term plans for the business
- Cash flow & balance sheet management
- Seasonal payment requirements

Once you find the equipment your business requires, we will work out the most beneficial way to structure your equipment finance facility. We have access to the following products:

- Chattel Mortgage
- Commercial Hire Purchase
- Finance Lease
- Operating Lease / Rental
- Print Plan / Copy Cost
- Master Agreements & Limits
- Sale & Lease Back



Simple documents, process and credit criteria



Can handle applicants with limited trading history



Fast approvals & payments



End of term notifications

SPECIALISED SOLUTIONS

Master Facilities

If you regularly need to finance plant & equipment and the hassle of having all the directors execute documents each time is difficult, we can utilise Master Limits which will:

- Allow you to nominate 1 person (or multiple) to sign
- Give you certainty on funding availability for future CapEx or OpEx requirements
- Reduce the time to execute contracts
- Increase speed to secure plant & equipment

Aged Care Loans

An innovative product that gives people an alternative to selling the patient's home to fund aged care facilities large deposit or "RAD" as it is more commonly known. Up to 50% of the value of the property or properties used to secure the loan can be borrowed to a maximum of \$750,000.

No repayments are required on the loan and the property involved can then be rented out to help pay for additional costs.

Self Managed Super Funds

Yes, you can use your super to buy a property! There are rules around this but it can form a legitimate part of your investment or wealth creation strategy.

If you are interested in knowing more about this specialist area don't hesitate to speak with one of our specialists, your accountant or a financial planner.

INSURANCE PREMIUM FUNDING

When your annual insurance premiums arrive, send them to us and we will provide a more cost effective funding option to you.

Insurance Premium Funding (IPF) is a cost effective way to spread your annual insurance premium costs over set monthly payments (usually 10 or 12 months). Utilising an IPF facility frees

up your cash flow to re-invest in the more strategic requirements of your business. As well as improved cash flow, the advantages of IPF are:

- Consolidation of related expenses
- Avoids lump sum payments
- Cost effective finance rates
- Payments are tax deductible
- No security to support approval

Our customers are often surprised with the simplicity associated with consolidating this service with their core financing services handled by

Collins Finance Services. Simply fax or email your renewal invoice to our office and one of our Finance Specialists will contact you with some attractive options to consider.





Business Health Check

When thinking about the state of your business, please allocate a score of 1 - 4 to the following business health factors. Please be honest, your business and staff are counting on it.

People					
Business Health Factors	What to consider	Rating (Circle your choice)			
		Strongly Disagree	Generally Agree	Strongly Agree	
Vision	Everyone understands the company's vision and its goals for the future.	1	2	3	4
Culture	The culture in the business is conducive to a positive and open interactive team environment.	1	2	3	4
Performance	All staff perform equally well and consistently hit sales and performance targets.	1	2	3	4
Directors	I enjoy the management side of running the business.	1	2	3	4

Systems / Processes					
Measuring performance	I have set out clear measurable KPI's for the sales and performance of my business.	1	2	3	4
Consistency of Business	I have built solid relationships and put in place measures to ensure the business always performs consistently.	1	2	3	4
Business Development	I have a clear, documented strategy for growing my business over the next 12 months	1	2	3	4

Customers / Market					
Customer Servicing	I know that my customers are satisfied with the business's products / services that I provide. My customer retention is very high.	1	2	3	4
Identification	I can clearly identify a range of potential markets that could benefit from my products / services.	1	2	3	4
Identification	I know my competitors well. I feel that I am positioned where I need to be for the business to be successful.	1	2	3	4
Offer	I am constantly reviewing my offer in relation to the current market & customer trends	1	2	3	4
Profit Analysis	I understand exactly which of my products/services are the most profitable.	1	2	3	4
Communication	I use a wide range of communication channels to develop my business	1	2	3	4

Finish your business health check on the next page.



Business Health Check

Risk / Insurance					
Business Health Factors	What to consider	Rating (Circle your choice)			
		Strongly Disagree	Generally Agree	Strongly Agree	
Key People	We have insurance coverage in place to cover key people in the business in the event they are unable to actively contribute to the business through long term sickness & injury and/or death.	1	2	3	4
Managing Business Interruptions	We have a detailed risk mitigation plan combined with comprehensive insurance policies to understand the risks associated with our business and protect against unforeseen events. This is reviewed annually.	1	2	3	4

Finance					
Budget	The business completes annual forecasts which are monitored regularly and adjusted to reflect actual results throughout the year.	1	2	3	4
Debtor & Creditor Management	I review my debtor accounts regularly and the majority pay on time. This allows me to pay my creditors within the prescribed terms.	1	2	3	4
Loan Commitments	I regularly review my loan commitments and have best available debt structure.	1	2	3	4
Financial Performance	I am happy with the financial performance of the business. We always hit budgets and financial projections.	1	2	3	4
Cash flow Reserves	I have enough cash reserves to survive an unforeseen emergency in the business.	1	2	3	4

Total Score

What your results mean:

- 60 - 80 Your business seems to be in good health, you may want to consider growth opportunities or other refinements to assist with your longer term success.
- 40 - 60 In general your business is being negatively impacted by a combination of internal and/or external factors. The impact can be manifesting itself in reduced margins, process inefficiencies, cash flow strain or increased competitor behaviour, to name but a few. Whilst the underlying aspects of your business are sound, professional assistance should be sought to take your business to the next level.
- below 40 Your business may need some significant 'surgery'. A performance review or other such options, including restructure or turnaround plan, you may need to consider professional help.

For a more detailed analysis of your business' health, please contact a consultant for a no obligation discussion. Our experience can assist you in addressing any areas of concern and put your business on the path to success.

(03) 9393 9610 collinsfinanceservices.com.au





Collins

FINANCE SERVICES

Thank you

Please feel free to contact us regarding any of the finance solutions that you have read about in this brochure.



(03) 9393 9610



collinsfinanceservices.com.au



info@collinsfinanceservices.com.au



(03) 9393 9610



collinsfinanceservices.com.au



info@collinsfinanceservices.com.au

Collins Finance Services is a registered trading name under license to Matrix Finance Group (Aust) Pty Ltd,
Australian Credit License 477175.