



EDGE SPECIALIST ADVICE NETWORK

BUSINESS & EQUIPMENT FINANCE

BUSINESS AND EQUIPMENT FINANCE IS A SMART WAY
TO HELP YOUR BUSINESS RUN AT ITS BEST.



Table of Contents

Chattel mortgage - 2

Hire purchase - 2

Lease - 2

Novated lease - 2

Business & Equipment Finance

Depending on what business you're in, you might need help buying vehicles, earthmoving equipment, trucks, trailers or other commercial equipment.

Borrowing money for these tools of trade is not only tax deductible but allows you to keep the cash you've got to keep doing business.



Business & Equipment Finance

CHATTEL MORTGAGE

A chattel mortgage involves a loan which gives your financier a Bill of Sale over the asset being purchased but gives you ownership of the asset from day one.

NOVATED LEASE

A novated lease is a flexible, convenient way for a salary-packaged employee to lease a vehicle through their employer.

After signing a novation agreement, the employer makes lease payments on behalf of the employee. However, the employee remains responsible for the payments during and after employment has ceased.

LEASE

Leasing allows you to obtain goods without a capital outlay and then upgrade them at the end of the lease period.

Leasing has GST implications, so check with your accountant or adviser first.

HIRE PURCHASE

A hire purchase is an agreement to purchase a vehicle or equipment subject to payment terms, which means you gain equity in the asset with each instalment made.



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GIVE YOURS AN EDGE

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