



Company Profile

The equipment finance specialists.

At Ledge, we specialise in equipment finance. Since we started the business in 1979, we've helped many clients grow their businesses in a secure and sustainable way. And we're now the biggest equipment finance originator in Western Australia.

Our success depends on two key factors.

Firstly, we make a point of understanding our clients' businesses and their goals. We call this 'delving deeper'. Only armed with this knowledge do we then consider the finance options available.

Secondly, we have long-standing and completely independent relationships with Australia's top lenders, and we leverage these relationships on your behalf to offer you some of the best rates, terms and conditions the market has to offer.

Specialists in
Equipment Finance

This includes
Hire Purchase
Chattel Mortgage
Finance Leasing
Novated Vehicle Lease
Rental Agreements
Import Facilities

Supporting Services
Insurance Premium Funding
Business Banking
Commercial Loans
Property Lending
Project Finance

Expanding without growing pains.

In our 30 years of business, we've worked with many different industries. But whatever the nature of the industry, one maxim holds true. If a business is going to fail, it will often be when it's trying to expand.

Although growth is generally a good thing for a business, poorly managed expansion can bring with it enormous financial strain.

The Ledge approach is designed to minimise your exposure - yet give you the secure access to the credit you need to help your business expand.

So how do we do this?



Ledge Finance Limited
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Facsimile 08 9321 4651
www.ledge.com.au
Finance Broker License No 505
Established 1979

Secure your growth

LEDGE
Equipment Finance

Delving deeper.

Our first priority is to understand your business in depth and detail. We'll ask you to share your goals and visions with us so we can see why and how you plan to expand. We'll spend time talking with your accountant, walking around your offices or factory and getting to know your business as best we can.

Our broad expertise means that we've most likely worked with people in your industry before and can share our experience and insights with you.

Once we've gathered and analysed this in-depth knowledge, we can then recommend suitable finance options for you.

Selection and Protection.

Generally, we spread your finance requirements over a range of providers to limit your exposure - and minimise any conditions and covenants. In most cases, we can secure your facilities against the equipment you're buying.

Whatever our solution, it will take into account the implications that borrowing will bring to your business - and be designed to best protect your assets and working capital.

"I deal with everyone there at Ledge - from the deal writers all the way through - and they remain professional throughout."

Construction Client

Straight to the top.

Over the years, we've forged some very strong relationships with Australia's leading banks and major specialist business lenders. In fact, some of these organisations rank us among their top clients.

So when we talk to the banks on your behalf, we talk directly with the managers and the decision-makers. And because we remain fiercely independent, we can choose the lender - or combination of lenders - which best suits you.

Our reputation for detailed applications and quality clients means we can use our buying power to your advantage. Or, to put it bluntly, we have the market clout to get favourable decisions - and fast.

As part of our service, we handle all the paperwork associated with arranging your facilities.

Once the deal is done, our service doesn't end. If you need information about your account, ring us. We can access details of your account much faster than you can. Or you may just want to have a chat about the state of the finance markets before taking on a new commitment. Either way, we are here to help.

"Over the years, I have compared pricing from time to time, and have always found Ledge to be the winner."

Resource client



Industries we know and serve

- Resources
- Infrastructure
- Earthmoving
- Construction
- Transport & Logistics
- Engineering
- Lifting
- Health
- Mining
- Manufacturing
- Food
- Agribusiness
- Professions & Service Industries
- Wholesale Distribution
- Retail

Our inside knowledge.

After 30 years in equipment finance, there's not much we haven't arranged a loan for. Our team of Finance Executives can draw on its collective experience of working with a very diverse range of industry sectors from mining to transport and logistics, and from manufacturing to retail.

What Ledge clients say.

Ledge is a company happy to be judged by its clients because our work is solely to assist their success - and their judgements are the most telling. We are committed to securing the best possible terms and conditions for clients, while best protecting their assets and working capital.

"We use Ledge because it is a one-stop shop for all of our finance requirements which has assisted our company in growing significantly over the past few years"

Engineering client

"They not only understood our industry but more importantly, understood our personal needs and how to serve those needs so that we could get on with our business"

Manufacturing client

"Ledge offer excellent service and personal attention; that is why we have been with them for such a long period of time"

Earthmoving client

"I would positively recommend Ledge to franchisees seeking a finance company that provides superior service and personal attention to individual company needs"

Retail client

Ledge Senior Management



Phil Botsis, FAICD; F. Fin.
Managing Director

Phil founded Ledge in 1979 having previously worked for a major finance company and a finance broking business. From its inception, Phil has overseen Ledge's rapid and sustained growth which has taken it to the position of Western Australia's largest

equipment finance originator. Phil still actively services many of his original clients whilst he continues to develop relationships with new clients. Internally, Phil mentors the Ledge team, challenging and supporting his staff to achieve success. Phil is a Fellow of the Australian Institute of Company Directors and Finsia.



Noel Smith
Executive Director
Risk & Compliance

Noel is a current member of the MFAA Equipment & General Finance Brokers Committee which represents the interest of many Finance Brokers in Western Australia. Noel has an extensive history in finance covering more than four decades. He has worked

for a number of large financial institutions and ran his own finance broking business in Sydney until 1995 when he returned to Perth, joining Ledge in mid 1996. He brings this experience to bear in resolving complex transaction issues and ensuring that our credit analysis and presentation of finance proposals is maintained to a high standard.



Pieter Bergshoeff,
B. Business Banking & Finance
General Manager Sales &
Distribution

Pieter has significant experience in financial services having worked in management and leadership roles with National Australia Bank, BankWest and St George. His core competency

is business banking across small, medium and large companies, supporting them in asset growth and business development activities. Pieter is also the current Chairman of WA Little Athletics and a Director on the Board of Australian Little Athletics.



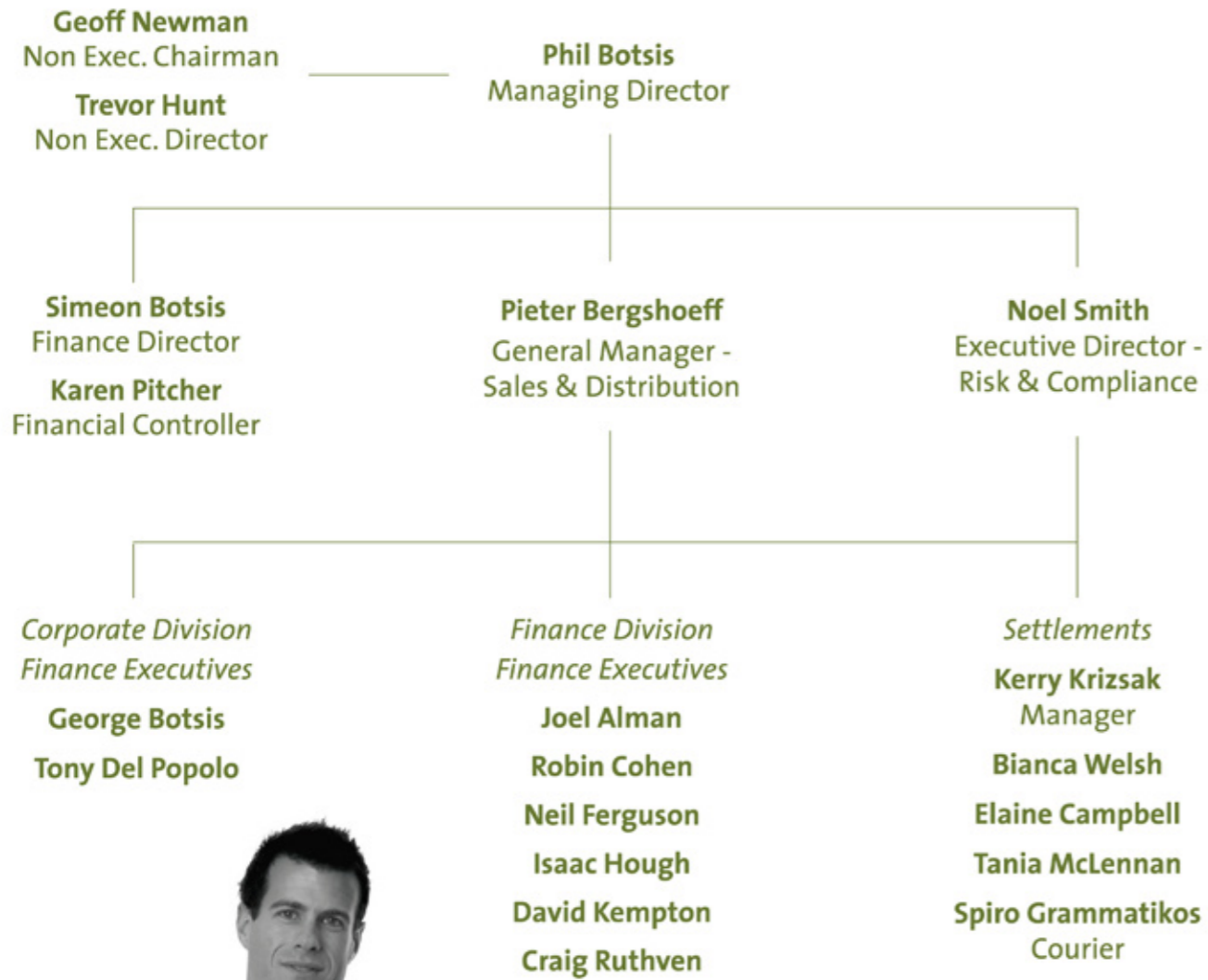
Simeon Botsis
Chief Financial Officer

Simeon established his career at Ledge from the ground up, developing his own client portfolio before taking on the role of Chief Financial Officer. He has more than 15 years

experience packaging a broad range of finance products, and apart from overseeing the performance and investments of Ledge, Simeon also manages the investments and finances of other entities within the group.



Ledge Organisational Structure



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