

A photograph of a modern office interior. On the left, there is a wall made of horizontal wooden planks. To the right, a glass partition reveals another office space with white cubicles, desks, and potted plants. The image is partially covered by a dark green diagonal overlay in the top right corner.

Ledge Finance Ltd

Capability Statement

Level 2, Westgate Building,
420 Bagot Road,
Subiaco WA 6008

PO Box 463, Wembley WA 6913
ABN 56 009 138 863
Australian Credit Licence No. 392211

LEDGE



Who are we

Founded in 1979, Ledge Finance is one of Western Australia's leading finance facilitator, providing reliable business and corporate financing solutions to West Australian businesses for over 40 years.

Our team of corporate finance brokers have forged strong relationships with Australia's leading banks and major specialist business lenders. We talk to the banks on your behalf, directly with the managers and the decision-makers. Because we are not aligned with any bank or financier, we can choose the lender – or combination of lenders – which best suits your business.

Our aim is to secure the most suitable corporate or asset finance solutions on your behalf.

We've spent decades creating and consolidating long term, mutually beneficial relationships with clients, assisting them with the overall financial health of their business, which compliments their borrowing requirements.

We are always striving to provide value to our clients, their employees and families in new and innovative ways. Whether it is via promoting them through our digital marketing channels, or through engagement with our industry service partners.

One of Perth's
leading corporate
finance companies

Our services

Ledge has a range of services to help package, arrange and manage our client's financial needs and we pride ourselves on having the capability to cover a complete range of business finance solutions.

Business Finance	Equipment Finance	Property Finance	Health and Medical Finance
Banking Facilities	Chattel Mortgage	Commercial Property Lending	Equipment Finance
Cash Flow Finance	Hire Purchase	Home Loans	Practice
Trade Finance	Import Facilities	Investment Property	Expansion
Insurance Premium Funding	Operating Lease	Construction Loans	Cash Flow Funding
Surety Bonds	Finance Lease		Personal Finance
Acquisition Funding	Novated Vehicle Leases		
Management Buy Out			

Industry expertise

With 40 years plus in business, our team of Finance Executives can draw on its collective experience of working with a very diverse range of industry sectors, including:

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

Our reputation

When we talk to the banks and financial institutions on your behalf, we talk directly with the managers and the decision makers. Since we are not aligned with any bank or financier, we can choose the most favourable lender tailored to your financial needs.

Our reputation for detailed credit submissions has allowed us to grow a solid client base and to drive consistent favourable outcomes with Financiers.

40+ years of
experience

Competitive advantage



Build and leveraging relationships

We take the time to understand businesses in depth and detail, including the owners' goals and visions, to provide the best financial solution.

Our long-lasting relationships with many clients over the years, some who have been with us since day one, is a great source of pride to us.

We have the ability to spread your finance over a range of providers to spread your commercial and financial risk.



Mitigate risk

We limit security to the banker with minimal covenants/conditions/reporting, providing less risk of triggering technical breaches with the bank.



Always available

Our finance executives are available 24/7.



Add value

We add value to many businesses by providing varying financial solutions that best suit their particular needs.

At Ledge, we challenge the process, structure and price, ultimately delivering beneficial outcomes for our clients.



Work as a team

At Ledge we work as a team, so if your contact point isn't available, there is always someone who can help.

Directors



Noel Smith

Director/ Risk & Compliance

noel@ledge.com.au | +61 417 985 821

Noel has an extensive background in banking and finance covering more than five decades.

Noel has overseen the establishment of our Credit/Risk/Compliance policies and is a former committee member/director of two key industry bodies, who represent the interests of Finance Brokers throughout Australia.



Tony Del Popolo

Director/ Chief Operating Officer (COO)

tony@ledge.com.au | +61 412 635 645

Tony is a Chartered Accountant with substantial public practice and commercial experience.

His strong, practical knowledge means he's well equipped to provide business the most effectively-structured finance packages and solutions.

He is well versed in identifying and mitigating commercial/finance risk for emerging businesses and public companies.



Neil Ferguson

Director/ Senior Finance Executive

neil@ledge.com.au | +61 409 315 331

Neil has been in banking and finance for over 36 years and has gained broad experience in all types of lending solutions such as Equipment Finance, Insurance Premium Funding, Business & Working Capital Solutions, Surety Bonds and Property Finance.

Neil is also on the WA Board Member of Industry peak body, Commercial and Asset Finance Brokers Association (CAFBA).



Craig Ruthven

Director/ Senior Finance Executive

craig@ledge.com.au | +61 409 321 722

Craig has been a long-term senior executive joining Ledge after graduating from University in September of 1998.

A Graduate of UWA, with a major in Finance & Marketing, he has been part of the evolution of the business from a traditional Equipment Finance Brokerage to a holistic debt provider.

Executive team



Brad Spencer

Senior Finance Executive

brad@ledge.com.au | +61 481 196 496

Brad has gained broad experience over the past 30 years in all types of lending from Equipment Finance, Business & Working Capital Solutions, funding of Mergers & Acquisitions, Management Buyouts, along with Property Investment/Development Finance.

Brad has the ability to structure funding solutions that recognize the value within a business and provide positive outcomes for his clients.



Robin Cohen

Senior Finance Executive

robin@ledge.com.au | +61 419 906 540

Robin is one of Ledge's longest serving employees having joined the company in 1993.

With an in-depth understanding of earthmoving and engineering equipment, Robin services clients across a broad range of industries including transport, mining engineering and construction.



Isaac Hough

Senior Finance Executive

isaac@ledge.com.au | +61 438 914 842

Isaac joined Ledge in 2009, after completing a Bachelor of Commerce Degree from University of WA majoring in Finance and Economics.

Isaac has extensive experience providing finance solutions to industries including construction, mining, manufacturing and transport. Isaac is proud to have a significant impact on his client's growth opportunities.



Jacob McDonald

Finance Executive

jacob@ledge.com.au | +61 407 925 999

Jacob joined the Ledge team as a Finance Executive in February 2019 after completing a Bachelor of Commerce degree majoring in Finance, as well as a Diploma in Finance and Mortgage Broking.

Jacob has further developed his knowledge and skills since commencing with Ledge and demonstrates good financial outcomes for his clients.

Operations

**Kerry Duncan**

Operations Manager
kerry@ledge.com.au
+61 6318 2777

Kerry started at Ledge in 2002 as a Settlements Officer after moving from a Travel Industry background and was fast tracked to the role of Settlements Manager. Kerry is now Operations Manager overseeing all aspects of office administration, settlements, loan document preparation and has a strong customer service focus.

**Karen Pitcher**

Chief Financial Officer
karen@ledge.com.au
+61 6318 2777

Karen is the CFO, responsible for the preparation of all MIS, financial reports and has extensive knowledge of HR matters. Karen had previously worked in Operations for 12 years.

**Elaine Langford**

Executive Assistant
elaine@ledge.com.au
+61 6318 2777

Elaine started at Ledge in 2000 and has had a variety of roles including documentation and administration right through to account management as a Finance Executive. Elaine works part-time as an EA and is involved in tasks related to our client communications.

**Jenny Phung**

Operations Officer
jenny@ledge.com.au
+61 6318 2777

Jenny joined Ledge after completing a Bachelor's Degree in Commerce majoring in Economics and Finance. She has continued to develop her experience in the finance industry.

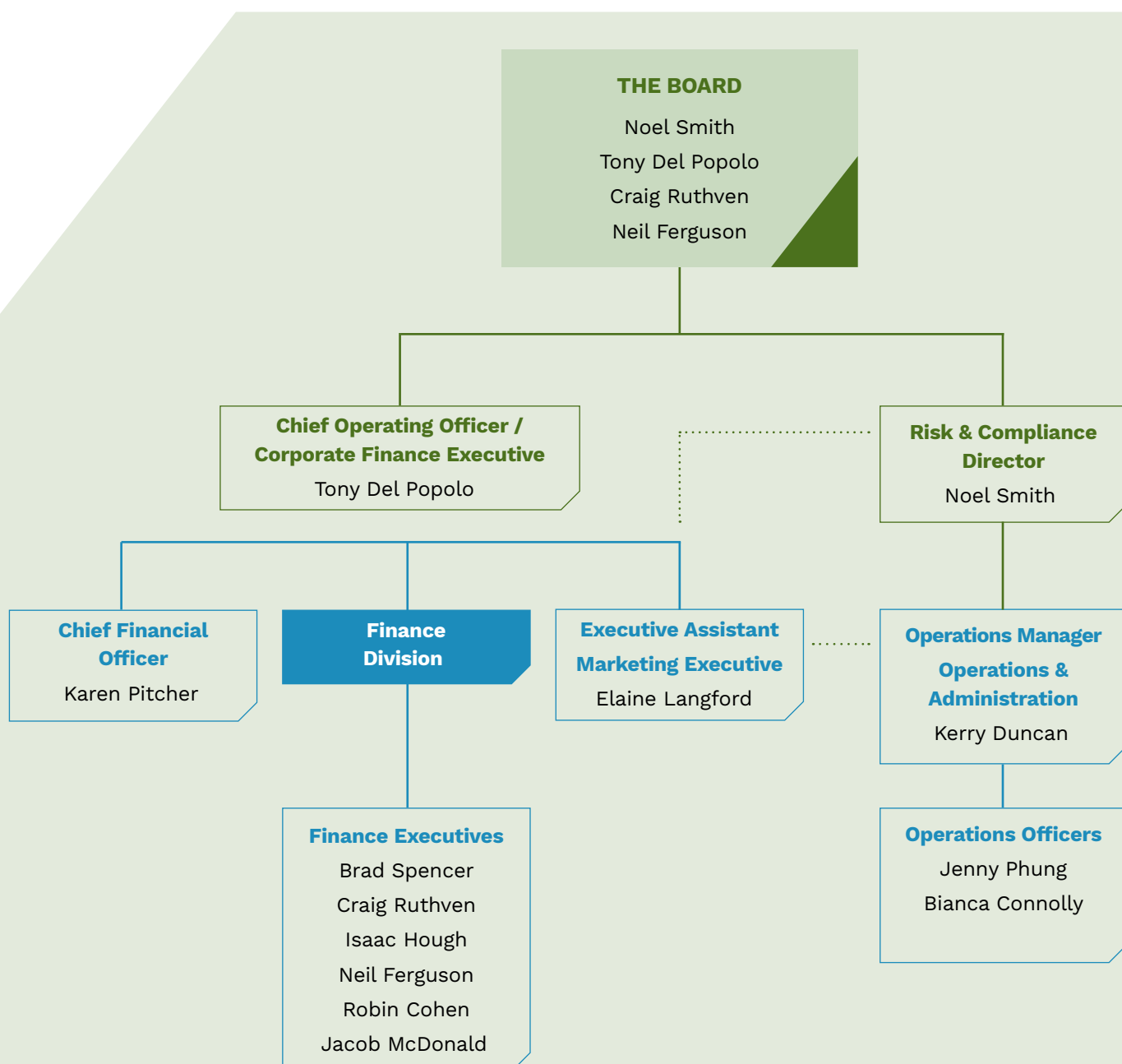
**Bianca Connolly**

Operations Officer
bianca@ledge.com.au
+61 6318 2777

Bianca joined Ledge in 2003 and has a Cert IV in Business Administration. She now works part time assisting in all facets of documentation, settlements and electronic archiving.

Organisational structure

Ledge Finance Limited





Ledge Finance Limited

Established 1979

ABN 56 009 138 863

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