

LEDGE

Capability Statement

Ledge Finance

Helping businesses grow through tailored finance and debt advisory solutions

Our Mission

Understand, Support and Empower our clients

For over 40 years, Ledge Finance has delivered tailored commercial finance and debt advisory solutions to businesses across Australia.



We focus on genuine relationships and long-term partnerships that help our clients grow, adapt and succeed.

Relationship-driven commercial finance and debt advisory experts

Whether you're growing, restructuring, acquiring, or navigating uncertainty, we're here to support you.

Our clients have confidence in our ability to deliver:

- ✓ Practical, strategic lending advice
- ✓ Clear and unbiased debt advisory solutions
- ✓ Tailored funding solutions
- ✓ Long-standing relationships across the finance industry
- ✓ Advocacy and execution from start to finish



What We Do

Helping businesses unlock opportunities with expert debt advisory services



Tailored finance solutions for growth, restructuring, mergers & acquisitions



Serviceability & security reviews to optimise lending structures



Clear, actionable reporting & financial covenants



Strategic debt structuring to manage financial risk



Spreading financial risk through diversified banking relationships



Advisory support to assess business health and future opportunities & make informed decisions

Our Services

Tailored solutions for every stage of business growth

We provide expert commercial finance and debt advisory services to help businesses grow, invest and operate with confidence.



Acquisition Finance



Insurance Premium Funding



Debt Advisory Services



Trade Finance



Agricultural Finance



Equipment Finance



Surety Bonds



Import Facilities



Finance / Operating Leasing
Options



Commercial & Investment
Property Loans



Cash Flow Funding & Banking
Facilities

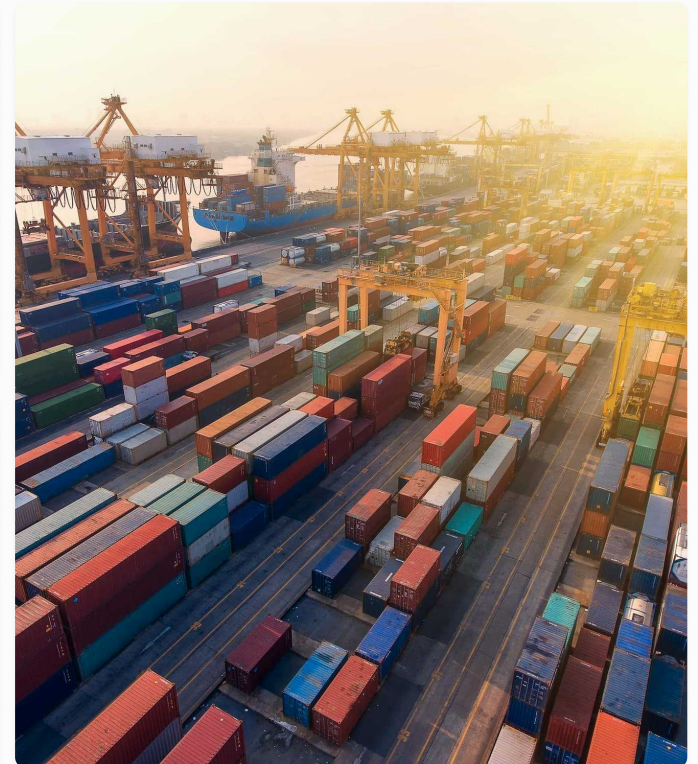
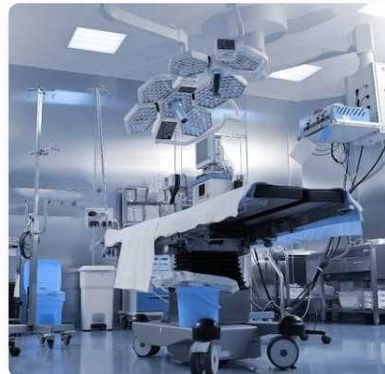


Medical & Practice Finance
Solutions

Deep experience across key sectors

We specialise in structuring finance and debt solutions tailored to the needs of diverse industries:

- ✓ Construction & Engineering
- ✓ Agriculture
- ✓ Mining & Resources
- ✓ Transport & Logistics
- ✓ Health & Medical
- ✓ Manufacturing
- ✓ Property & Development
- ✓ Professional Services
- ✓ Wholesale Distribution



A trusted process, built on results

We take a proactive, relationship-driven approach to every transaction:



Discovery

Understand your goals, pressure points and market position



Strategy

Identify the right structures, lenders and opportunities



Execution

Manage the process from preparation to settlement



Support

Ongoing advisory and support beyond the transaction

We also collaborate with your internal team and external advisors, ensuring alignment across finance, legal, tax and strategy.

Helping clients grow, acquire, and lead their industries

Clean Energy Fuels Australia (CEFA)

We helped CEFA secure funding to scale their LNG operations and support sustainability in WA's mining sector.

“Ledge has helped us to raise debt against equipment, which has been instrumental in the continued growth of CEFA.”

Sam Pearce

CEFA CFO



Client Success Stories

Nell Gray

Over multiple generations, we've supported Nell Gray and Uniform Concepts in growing and innovating their retail and manufacturing business.



Client Success Stories

Kenworthy Diesel Mechanical Services (KDMS)

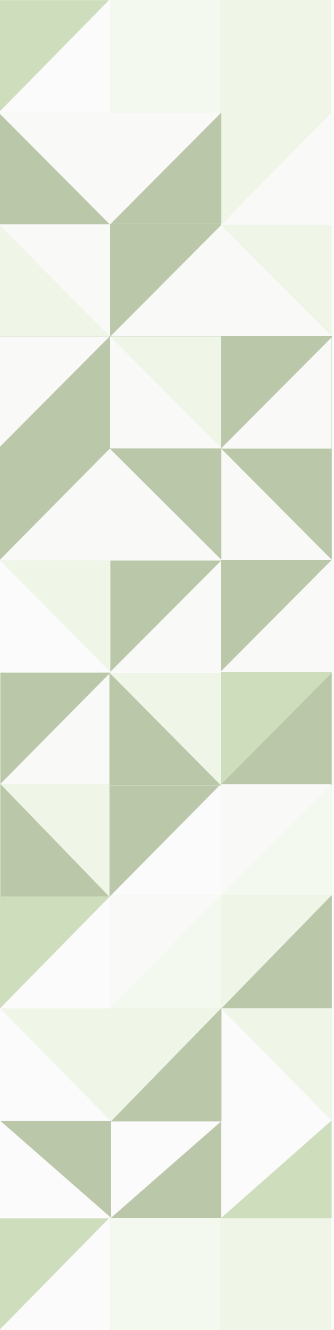
Ledge structured business acquisition funding to enable KDMS's purchase of Martins Engineering, unlocking long-term growth and diversification.



“Ledge was very instrumental in securing the funding for us.”

Fraser Kenworthy

KDMS



Meet the Team

Led by experience, driven by relationships

We are proud to have a committed and experienced team who deliver excellence across strategy, lending, operations, compliance and client support.

Our Directors



Tony Del Popolo - *Director & COO*

30+ years' experience in finance and accounting. Tony creates strategic funding solutions that support long-term growth and mitigate risk.

tony@ledge.com.au



Noel Smith - *Director & Risk Compliance Manager*

A veteran of the finance industry, Noel oversees risk, credit and compliance, currently focusing on cybercrime, AI, and governance.

noel@ledge.com.au



Neil Ferguson - *Director & Senior Finance Executive*

A national expert in lending solutions across mining, construction and steel fabrication. Director of CAFBA and Chair of the Compliance Subcommittee.
neil@ledge.com.au



Craig Ruthven - *Director & Senior Finance Executive*

Known for his client-first approach, fostering business growth through customised finance solutions, and has a key role in systems development and staff training at Ledge.
craig@ledge.com.au

Finance Executives



Brad Spencer - *Senior Finance Executive*

A reputation for delivering funding strategies that reflect a business's true value, specialising in Equipment Finance, M&A, Management Buyouts and Property Investment.
brad@ledge.com.au



Robin Cohen - *Senior Finance Executive*

30+ years with Ledge. Trusted by clients across the mining, transport and construction sectors.
robin@ledge.com.au



Isaac Hough - *Senior Finance Executive*

Delivers finance across construction, transport and manufacturing. Known for his commercial acumen and people-first approach.

isaac@ledge.com.au



Jacob McDonald - *Senior Finance Executive*

Supporting clients in the mining services, transport, civil engineering, and agriculture sectors, with a focus on regional WA including Kalgoorlie, the Southwest and Pilbara.

jacob@ledge.com.au



James Ahern - *Senior Finance Executive*

Supports clients across mining services, cranes and civil construction, with a presence in our Subiaco and Kalgoorlie offices.

james@ledge.com.au



Chris Spencer - *Finance Executive*

Supports the Ledge Finance team in delivering tailored commercial finance and debt advisory solutions to our clients.

chris@ledge.com.au



Jenny Phung - *Analyst*

Finance and business analyst. WA representative for Women of CAFBA, promoting diversity in finance.

jenny@ledge.com.au



Karen Pitcher - *Chief Financial Officer*

Oversees reporting, compliance, and financial operations to support strong governance and business growth.

karen@ledge.com.au



Elaine Langford - *Executive Assistant*

Supports Directors, Finance Executives and stakeholders across business development, logistics, marketing and events.

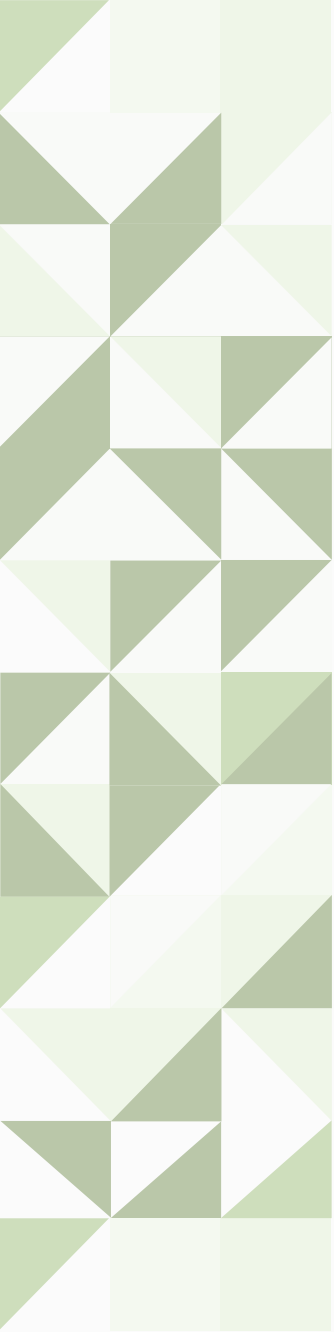
elaine@ledge.com.au



Janine Defontaine - *Marketing & Communications Executive*

Leads strategy, brand and communications across digital and traditional platforms.

janine@ledge.com.au



Operations Team

Provide essential support to the Finance Executive team:



Kerry Duncan - *Operations Manager*

Leads settlement coordination, system improvement, and staff training.
kerry@ledge.com.au



Bianca Connolly

Operations Officer



Lauren Simpson

Operations Officer



Brian La

Operations Officer

Why Choose Ledge?

Relationship-driven finance with commercial insight

We deliver more than funding, we build strong, strategic relationships that support long-term business success.

- ✓ Independent, strategic financial guidance
- ✓ Strong lender relationships and unbiased insights
- ✓ WA-based team with national reach
- ✓ Deep sector knowledge
- ✓ Risk-aware, commercially focused approach
- ✓ End-to-end execution and ongoing support





Let's Talk

Contact Ledge Finance

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Find us on



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