belgraviafinance

corporate profile

belgraviafinance

a business unit of belgraviagroup

Belgravia is a customer-focussed provider of finance to business.

When you need money, it is in your interests to get all the finance settings right by talking to an expert. That's where Belgravia Finance can help you.

who we are

Unlike many banks, we listen to and analyse your needs and tailor solutions to suit your cash flow and tax position.

Belgravia Finance specialises in growing businesses. Belgravia Group is able to provide you with a comprehensive range of financial services beyond finance and leasing. These include, among other things: investment and insurance; corporate advisory; sales-aid finance; direct debit facilities; property development and equity participation; and funds management.

We provide personal attention to your needs, whether the transaction is large or small, complex or relatively straightforward. Belgravia's Directors and brokers have decades of experience in finance and banking.

We are able to access the best deals and the most appropriate finance products for your business from our panel of banks and specialist finance companies. If necessary, we invest in transactions ourselves to make them work for you.

Unlike many financiers, we are in business too. As part of a large diversified group, we know what financial solutions are needed by businesses from their lenders.

what we do

Our equipment finance products include, but are not limited to:

- Chattel Mortgage
- Hire Purchase (Asset Purchase)
- Finance Lease
- Operating Lease/Rental

The finance solutions we arrange include, but are not limited to:

- Overdraft and Business Loans
- Mortgage
- EFTPOS and Direct Debit facilities
- Bank Guarantees and Rental Guarantees
- Letters of credit and import finance
- Lease in escrow and progress payment facilities
- Property development finance – including equity, senior debt, and mezzanine facilities

The assets we arrange finance for include, but are not limited to:

- Rolling stock, transport equipment, aircraft, motor vehicles
- Engineering equipment, CNC machines, lathes, etc
- Materials handling equipment
- IT and communications equipment
- Fixtures and fittings
- Medical equipment
- Access equipment
- Property (private and commercial)

We take responsibility for liaison and negotiation with other stakeholders and suppliers, including:

- Bankers and financiers
- Landlords (eg re right of entry waivers)
- Builders and shopfitters
- Equipment suppliers
- Other suppliers who need to be paid
- Insurance agents or brokers
- Franchisors

If you are buying a business, or if you are established and you are selling a business, **Belgravia Funds Management's corporate advisory team** can help you either conduct due diligence on a business you are considering for purchase, or help prepare your business' financial information for presentation to the market for sale. This unit specialises in mergers and acquisitions, divestments, management buy-outs (MBOs), succession planning, restructures and other corporate advisory work.

Call 03 03 9626 3302 for further information.

our customers

Our team of brokers have arranged and financed a very large number and wide range of customers, including, but not limited to:

- Mining companies and contractors
- Utilities
- Transport and logistics companies
- Engineering companies
- Government and semi-government agencies and authorities
- Public companies
- Franchise head office operations and franchisees of major franchise chains
- Major retail stores
- Accountancy and legal practices
- Medical and dental practices
- Small and medium size enterprises of all descriptions

what makes us different - and better!

Our market knowledge means we save you time and money.
With a minimum of fuss, we:

- Find the best deals and source the best rates
- Take the hassle out of finding the finance and getting it approved
- Settle the transaction and pay your creditors
- Liaise with suppliers, insurance agents, landlords and others
- Attend to time-consuming invoicing and documentation issues

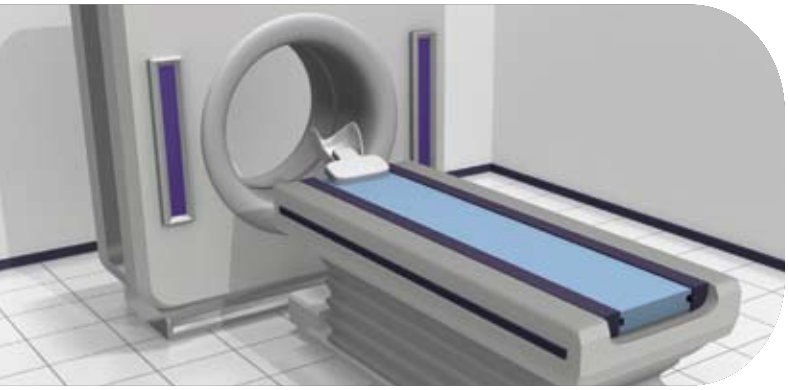
Need insurance? Contact **Belgravia Insurance** for access to a full range of services on 03 9626 3302. Belgravia Insurance has a full suite of products available from professional indemnity through public liability, general insurance, industrial special risk and building and property insurance.

save through belgravia finance

- Belgravia Finance uses its market knowledge and buying power to access the best deals.
- We find the the bank or financier that has the best solutions for your requirements
- We structure the deal to obtain the optimum after-tax result
- Unlike some banks, we obtain the finance product best for you rather than a product that suits the bank manager on the day.

Our experience is that, not only is it prudent to diversify your investments, it is also prudent to diversify your borrowings. Where possible, we strive to ensure that your existing overdraft and mortgage facilities are kept separate from your business finance. This means that when you wish to expand or buy an investment property, you are not bound and gagged by your bank because of all the loans it has out to you (including car and equipment finance).

Belgravia executives listen to your needs, and tailor solutions to suit you – And we obtain approvals with the minimum of conditions possible.



doing business with belgravia finance

We take responsibility for your finance: from listening to your needs, collecting the required information, assisting with business plans and cash flow forecasts, preparing professionally prepared finance submissions - right through to the final approval process and settlement of accounts with suppliers. Our work on business plans, cash flow forecasts and similar documents is a service not offered by other providers and both assists in the application process and in your business as a planning tool into the future. There is no additional cost for this service for preferred businesses.

Our standard Service Agreement sets out our guarantee regarding the services we offer and the standards we keep to.

4 easy ways to access our services

Telephone 03 9626 3302

For personal attention from one of our experienced consultants, call us for a confidential discussion and we'll be out to see you the next day, or arrange a time to meet.

Email info@belgraviafinance.com

Email us and we promise we will be back to you within 2 hours.

Web www.belgraviafinance.com

Even though we prefer the personal touch, feel free to drop by on our website, where you can apply on line if it suits you best and you are pressed for time.

saving you time and money through . . .

. . . better service, more options, and lower repayments