

## Where to start? →

Target your business clients.  
Review their financials to identify existing commercial asset loans.

## What to look for in financials? →

**#01** | Review the balance sheet under liabilities.

**#02** | Business loans will be located here.

**#03** | Identify if your client has an equipment loan.

# Questions to ask your client interested in a new equipment loan?

## #01 | Details on the asset...

What type of asset are you looking to fund?

What age is the asset (the year the asset was manufactured)?

Is the asset purchased from a recognised supplier or private sale?

Are you looking for a pre-approval or have you selected the asset?

## #02 | Tailoring your loan structure...

Do you want weekly or monthly repayments?

Will your monthly cashflow service the loan?

What loan term are you after: 3, 4 or 5 years?

*\*Structure the term to the client's needs. A balloon can be added to achieve their desired repayments.*

## #03 | Commercial purpose of asset...

Why does your business require the asset?

Is the asset replacing an existing asset, or new to your business?

How will the asset produce income for your business?

*\*Document estimated income and include in application notes.*

## #04 | Details on your business..

Tell me about your business background & the industry you operate in?

Does your business have an online and/or physical presence?

What is your business structure: Sole Trader / Company / Trust / Partnership?

How long has the business been operating?

Do you have existing asset finance loans

Do you have any unresolved financial defaults or court actions?

Is the business GST registered and for how many years?

Do you own a property? This can be under the company or individual's name.