

AEME Conference 2007

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- Different types of lending
- Applying for a loan
- What the Banks look for

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Different types of lending

- **Business and Commercial Loans**

Long life large assets: Factories, offices,
business expansion etc

- **Asset Equipment Loans**

Short term needs; Computers, Vehicles, machinery

- **Working Capital Loans**

Day to day operations

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Applying for a loan

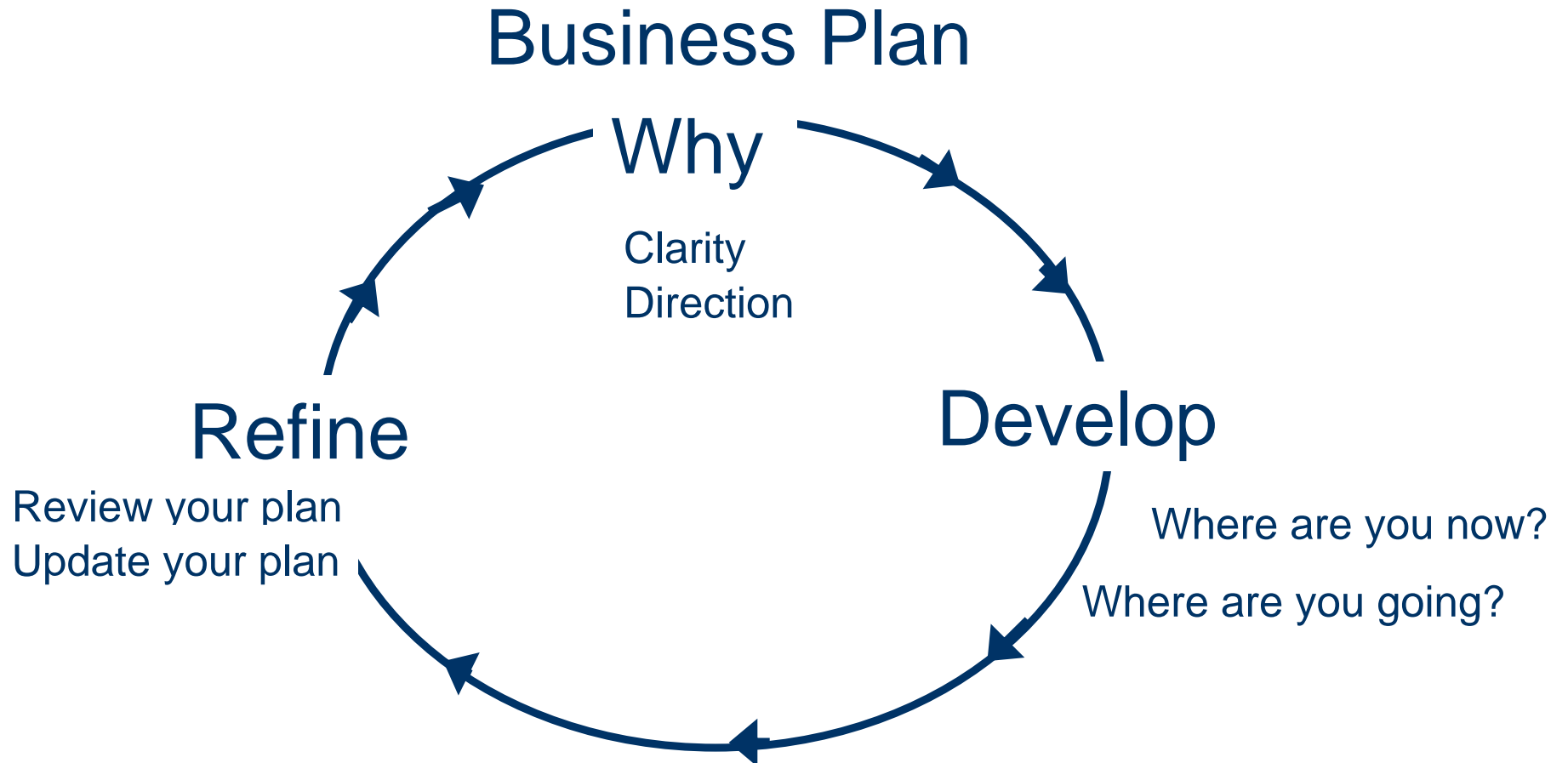
Give me a call !!!!

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Applying for a loan

- What is the purpose of the loan?
 - Purchase premises
 - Expand the business
- How will it benefit your business?
 - Increased profit
 - Generate employment
 - Build a future
 - Strengthen the community
- Prepare a business plan

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What do Banks look for and what are the components of a loan application?

Risk Analysis

- Can you afford to repay the loan?

Security

- What is the Bank's fallback position if you can't pay your loan?

Management Ability

- Do you have the expertise to successfully manage the business?

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Summary

- Be prepared
- Know what you want and why you want it
- Have a plan
- Seek appropriate assistance – Finance Broker, Accountant, Solicitor

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- Questions/discussions