



**We're 100%
Focused On
Your Finance**

AURORA
FINANCE GROUP

We Find The Right Finance For You!

BUSINESS FINANCE

We'll assist you identify the most appropriate loan for your business circumstances, whether you're a sole trader, partnership, company or trust.

If you're a start-up and need a loan to carry you over until your cashflow stabilizes, a number of lenders will consider your application with an ABN of just one day.

CASHFLOW FINANCE

Sometimes bank loans and overdrafts won't stretch to cover the needs of an expanding business, especially when debtors are slow to pay or you want to optimize new opportunities for growth.

You may consider using your home equity to fund corporate growth, but this becomes more difficult as the business grows. It also prevents you using home equity to build your personal wealth.

Cashflow finance can allow you to access up to 80% of your debtors' ledger, with draw-down usually available in 24 hours. As your business grows, your capacity to fund it through cashflow finance also grows.

SPECIALTY LOANS

Often the best option if you're self-employed, a contract, seasonal, casual or part-time worker, receive cash in hand or are credit-impaired. Specialty finance can also help you if you need to consolidate or restructure debt. Products are flexible, competitively priced and in many cases don't require proof of income or bank statements.

If you're a Senior, specialty finance can let you access equity in your home or investment property without selling it. You can use funds to supplement your income, pay medical expenses, assist your family or renovate your property - and you don't need a regular income to qualify.

VEHICLE FINANCE

Whether you have one vehicle or a fleet, we can help optimize your cashflow through a lease, novated lease, hire purchase or chattel mortgage. We'll discuss the best option with you, as financing your vehicle is often a tax-effective strategy.* We can also assist fleet operators with insurance premium funding to free up and better manage cashflow.

PLANT & EQUIPMENT FINANCE

The right finance is vital as you build, grow and consolidate your business. If you need to upgrade office technology or buy plant and equipment, a finance package can be structured to suit your cashflow, free up working capital and deliver maximum tax effectiveness*.

** We recommend you seek advice from your accountant or tax advisor regarding tax issues.*

PROPERTY FINANCE

Property may well be the biggest investment you ever make, so obtaining the right loan is critical to your financial future. We have on-line lodgement with a number of lenders, obtain a swift response to applications and can arrange pre-approvals so you know your borrowing limit as you're house-hunting.

Standard Variable Loan

- Very flexible.
- May enable you to offset your loan.
- Additional repayments are generally allowed, with no early pay-out penalties.
- Redraw is usually available.

Basic Variable Loan

- Similar to a standard variable loan but without extras such as offset.
- Interest rate is normally lower than standard variable.
- Popular with borrowers who don't want extra features.

Line of Credit

- May assist in quickly reducing debt.
- Can operate as an overdraft where funds paid into the loan can be accessed, usually at no cost.
- Technically an interest-only loan, but you may finalize it quickly then redraw for investment purposes.

Fixed Rate Loan

- Locks in the interest rate for a fixed term, giving certainty during interest rate rises.
- Loans can be split into two parts - part fixed and part variable - so you get the assurance of a fixed rate while benefiting from any fall in rates in the variable portion.
- Generally don't allow additional repayments without penalties.



Erika Anders
DIRECTOR MBA BA

At Aurora Finance, we're 100% focused on getting the right loan at the right rate for you - every time. Our aim is to build long-term relationships with clients, understanding your financial, personal and business goals and recommending loan structures that meet your needs now and in the future.

We cut through the confusion caused by the hundreds of different products on the market, using sophisticated computer software to select the right options. We explain the pros and cons of different loan types for property, investment, vehicle, plant, equipment and business purposes, including specialty loans, debt consolidation and loan restructuring.

Aurora Finance Group director Erika Anders holds an MBA and is highly experienced in the financial markets as a property investor, stock market investor and options trader.

As an independent finance broker, Aurora works for you - not the lender. So call us now - it costs you nothing to get professional advice.

Call Aurora Finance Group now for professional advice on the following loans. Remember - it costs you nothing to benefit from our experience.

Property Finance

Residential
Investment
Commercial and Industrial

Specialty Loans

Non-conforming loans
Seniors' loans

Vehicle Finance

Lease
Novated lease
Hire purchase
Chattel mortgage

Business Finance

Working capital
Plant and equipment finance
Cashflow finance

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