

## WINTER ISSUE

Welcome to our quarterly newsletter.

We hope to keep you up to date with some of the topics that are creating interest in the Finance Broking sector.

Please contact us if you have any questions and if we can assist you with any of your finance needs.

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## STATE OF THE RATE...

Generally winter is the time to do a bit less and stay inside out of the cold!

Historically it is a slower time in the real estate market but there are always opportunities for those looking for property.

With less people out and about you might find there is less competition for your dream home. Conversely, if you are selling, you may be the centre of attention as many owners prefer to market their homes when the gardens are looking their best, in Spring!



"With recent changes to servicing and compliance, make sure you are well prepared"

But for those who aren't quite ready to enter the housing market or to upgrade, there is no time like the present to work on overall savings and budgeting goals.

Lenders require at least 3 months of statements to be reviewed for accuracy and consistency with declared living expenses.

# ALL TYPES OF SMALL BUSINESS LOANS

**New opportunities available as non-bank lenders take up the challenge**

Whether it is the growth in small business in Australia or just that the lenders see the opportunities to support small business but they are now seen as the next growth area in Finance. There are a number of new players and a variety of loans available to small business owners that have had an ABN for 9 months or more. Depending on the loan, some lenders only require access to the banking to ascertain the financials

01

One new loan available will be popular with small businesses importing from China and other countries. Plus this small revolving line of credit pays on the invoice and can be paid down at any time, useful if you are paid for the goods as soon as they arrive.

02

Equipment and asset loans are popular at the end of the financial year. Time to update operating systems, and worn infrastructure. Don't forget about the Government's extension to the \$20k instant tax writeoff. Businesses with turnover less than \$10 mill can write off assets of \$20k each in their 2017-2018 Tax return



## PREPARE FOR TAX TIME NOW!

The only people that get excited about EOFY are those that know they will get a tax return! But it's not a time to procrastinate because it is important to be across your finances and especially if you have a business. Tax planning starts before the end of the financial year and a quick chat to your accountant or tax advisor is recommended before 30 June. There is nothing worse for cash flow than tax debt, but again, there are solutions that you can work with. Give us a call if you would like to see options for cash flow/tax debt



**"The best time of the year to buy a new car is at the end of the Financial Year sales"**

Save even more by doing your finance before you negotiate with the dealer. We are able to give you a comparison of rates from several lenders without impacting your credit file.

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