



Corporate Overview

MATRIX FINANCE GROUP



Craig Trembath



Daryl Groves

A MESSAGE FROM OUR DIRECTORS

We would like to take this opportunity to welcome you to Matrix Finance Group. Our business was founded in 2011 following the merger of two successful finance businesses dating back to 2003. It is through this marriage that we evolved into our present day form...

A business that holds a strong commitment to you, **our customers**, as we strive to be “the preeminent provider of tailored finance solutions in the market”. This ethos remains core to our ongoing success, as we help you to navigate through the stress of dealing with banks.

Through reading this brief overview of our business, you will realise the depth of solutions that we provide to both personal and business borrowing alike. The approach towards our customers is different to that of your typical finance company. We are in for the long haul, we often compare the relationship to be similar to a marriage, “*in for better or worse.*”

We appreciate the support from our loyal customer base and look forward to being of assistance in the near future.

At Matrix, **YOU SET THE VISION AND WE WILL HELP MAKE IT A REALITY!**

Regards,

Craig Trembath
Daryl Groves



FINANCE SOLUTION PROVIDERS

To be the preeminent
provider of tailored finance
solutions in the market.

**Matrix have the
unique capacity to
provide a range of
finance solutions as
an alternative to your
traditional banking /
broker relationships.**

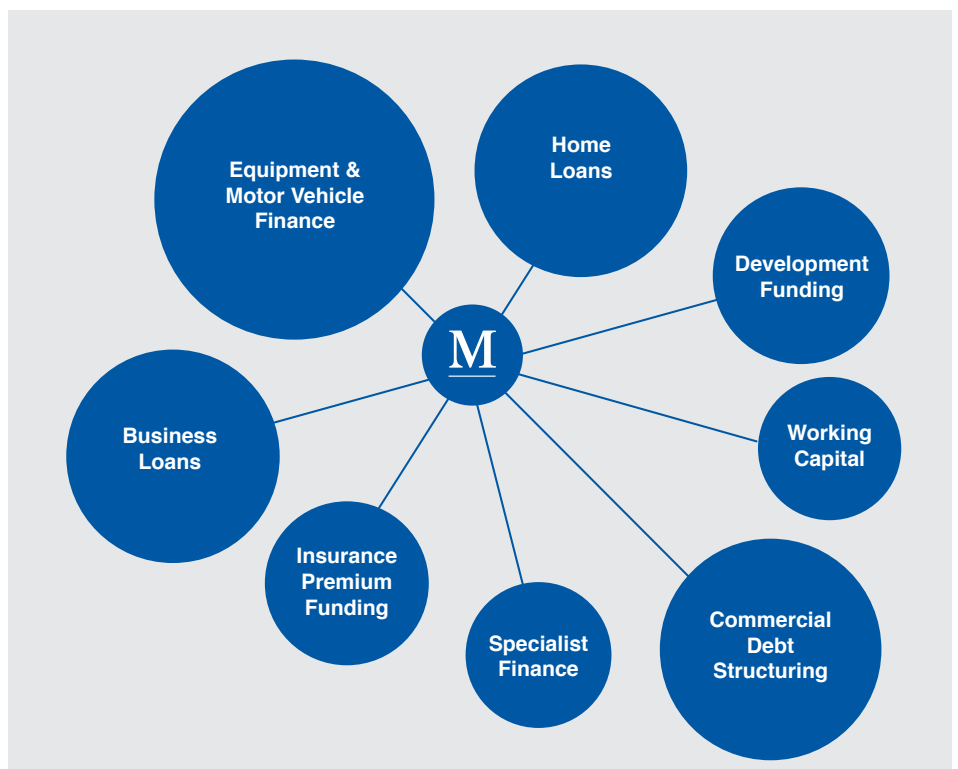
We recognise the strength in being able to cater for basically every finance requirement of a business under the one roof. This provides a tremendous point of difference from traditional bank lenders and brokers alike.

Our customers can enjoy the benefits of dealing with industry professionals who are truly representing you rather than the bank. We understand that no two customers are the same, and therefore require a personalised approach to ensure the optimal result for your specific needs. In making that assessment, we consider your cash flow requirements, security optimisation,

flexibility, tax implications, wealth creation and future business aspirations when providing finance solutions.

Matrix will strive to build and maintain strong relationships as a major focus.

Like a marriage, we will be there for better or worse and make every endeavor to seek the most favorable outcome to meet your requirements.





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DIRECTOR PROFILES



Craig Trembath

Craig has over 18 years' experience within sales and operational roles in the finance industry. Craig holds a Masters of Business & Administration, Bachelor of Science in Mathematics, Computing & Operations Research as well as his Certificate IV & Diploma in Financial Services.

Since 2003, Craig was the sole Director of The Finance Factory (Australia) Pty Ltd until the successful merger with Infinity Commercial Finance Group was finalised in 2011 to form Matrix Finance Group.

He has led sales teams in providing tailored finance solutions, both directly and via key vendor relationships, to major corporations, banks and financial institutions, professional firms, healthcare, education authorities, government departments and hundreds of small to medium sized enterprises (SME).



Daryl Groves

Daryl has an extensive background within the finance arena having accumulated over 18 years working with Esanda, ANZ and GE Commercial. In addition to the 18 years within mainstream finance corporations, Daryl spent 4 years working as a Commercial Finance Manager in the Finance Broking industry prior to establishing Infinity Finance Group in 2006.

Daryl holds a Certificate IV & Diploma in Financial Services as well as a Graduate Certificate in Management which has provided him with a broad range of skills and knowledge in the finance industry, specialising in complex company finance restructuring, equipment finance and niche finance products including analytics & consulting.

WHY CHOOSE MATRIX?

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OUR GOAL

To be the preeminent provider of tailored finance solutions in the market.



Stay informed on all available finance solutions offered in the market



Develop strong relationships with each and every customer



Provide out of the box solutions when traditional finance methods fail

JOHNSON CASE STUDY

Commercial Laundry

The team at Matrix Finance has assisted our group of companies over a number of years. They have provided finance assistance where others found the challenge too difficult.

Some 18 months ago we purchased a large commercial laundry. Those of you who have attempted to obtain finance in the \$m's for specialised equipment from the traditional lenders know just how difficult it can be.

The team at Matrix once again took up the challenge in close consultation with us to put this to bed. Negotiations took some 6 months with Daryl attending to settlement in Tassie. There were multiple financiers involved in the purchase of the business, all coordinated by Matrix.

We have called on the Matrix team over the years to provide finance for motor vehicles, trucks & trailers, laundry equipment, property development, commercial property, working capital, investment properties and even a motor cycle.

I can assure you there is no one else I would trust with a complex acquisition than the team at Matrix Finance Group.

Our goal in providing solutions for this acquisition and subsequent ongoing requirements was to ensure we:

- Utilised the best products available in the market
- Maintained maximum flexibility over equity in assets
- Not allow one funder to limit or control the business

Equipment Finance

5 Funders - No Property Security

Laundry Equipment
Motor Vehicles
Trucks

Office Equipment
Conveyors
Boilers



Commercial Loans

1 Funder - Stand Alone

Stand alone not supported by charge over business or residential properties



Home Loans

1 Funder - Stand Alone

Line of credit for future investments



Investment Loan

2 Funders - Cross Collateralised

2 properties



Working Capital

1 Funder - Stand Alone

No Property Security
Charge over business



EQUIPMENT FINANCE

**From motor vehicles
to specialist
manufacturing lines
there isn't much we
haven't funded.**

Matrix Finance Group can provide a wide range of Equipment Finance options and are highly experienced in supporting your business to identify the most appropriate product. We consider issues such as:

- The type of equipment you require
- The effective life of the equipment
- Tax implications to your business
- Your long term plans for the business
- Cash flow & balance sheet management
- Seasonal payment requirements

Once you find the equipment your business requires, we will work out the

most beneficial way to structure your equipment finance facility. We have access to the following products:

- Chattel Mortgage
- Commercial Hire Purchase
- Finance Lease
- Operating Lease / Rental
- Print Plan / Copy Cost
- Master Agreements & Limits
- Sale & Lease Back



The Matrix Difference



Simple documents,
process and credit
criteria



Can handle
applicants with
limited trading history



Fast
approvals &
payments



End of term
notifications





COMMERCIAL LOANS

No two businesses are the same, we take the time to understand your business so we can make informed recommendations to you.

Matrix will work with you to understand your requirements thoroughly and implement solutions that meet your individual objectives. Decisions relating to structure, cash flow requirements, variable versus fixed rates, all need to be considered. Once your facilities are implemented our service does not end there. We will continue to assist in monitoring progress towards your end goals to ensure you stay on course after our strategies have been implemented, and will conduct regular reviews to ensure key milestones are being met.

Matrix Finance Group can assist with business facilities in many forms.

- ✓ Starting up your own business
- ✓ Buying an existing business
- ✓ Expanding your operations
- ✓ Buying commercial premises
- ✓ Wanting to increase stock levels
- ✓ Upgrading your premises
- ✓ Property developments



MATRIX VENDOR SOLUTIONS

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We partner with hundreds of businesses, selling all types of equipment, to an extensive array of industries across Australia. Our Vendor solutions cater for customers wanting flexible rental solutions as well as the more traditional ownership options.



Increase Sales & Profit

Finance helps to convert sales, which equates to improved bottom line.



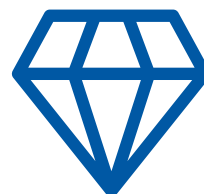
Simple Process, Fast Approvals

Making approvals simple & payments fast is key to our success.



Lockout your Competitors

Promoting finance terms can provide a clear upgrade path for future sales.



Value Add

Including a finance option with every quote provides a point of difference against your competitors.



Protect Margins

Avoiding outright payment options & offering finance terms help to protect your margins.



Control Customer Life Cycle

Understanding when your customers should upgrade their equipment will create additional sales opportunities.



HOME LOANS

**Can you name your bank manager? Do you have their mobile number?
Can you call them after hours or on weekends?**

At Matrix Finance Group your home loan specialist's mobile number will be in your phone contacts and you're welcome to call them directly any time seven days a week.

Nothing is as frustrating as sitting on hold for half an hour or being passed from one department to another trying to get answers about your home loan. Here at Matrix Finance Group we make it easy

by coming to see you at your home or office at a time that suits you. You're also welcome to come see us and talk about your plans in the privacy of one of our meeting rooms.

In simple terms we can tell you what's possible and what's not. We're all about the bigger picture and working with you not only right now but long into the future. We're reliable and professional and offer

the very best in prompt personalised service. If you're purchasing a property whether to live in, or for investment purposes we can help connect you with trusted property professionals who can do the ground work for you. If you need to look at your super or you need a trusted accountant to help you with tax related issues, within our network we can put you in contact with the right people for any situation.

**The old days
of banks ruling
the roost are
over. There are
better options
and we can
help you find
them.**



WORKING CAPITAL

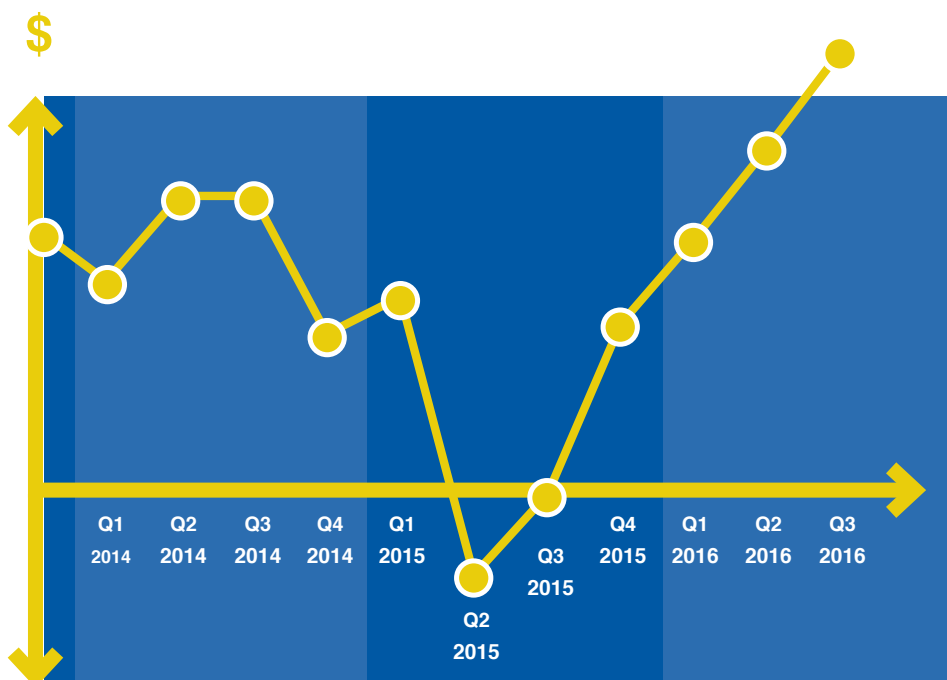
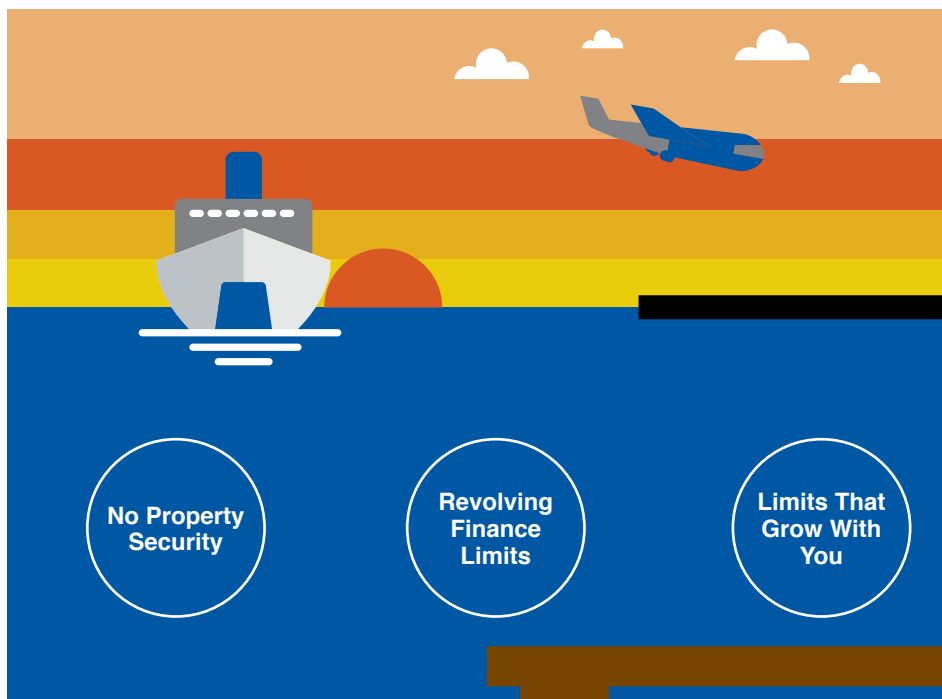
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Import / Trade Finance

Importing stock from overseas used to be the exclusive domain of the banks and usually involves putting up property as security. The downside to this is the banks will normally only advance funds in line with the amount of property security they hold which has some obvious drawbacks.

Matrix Finance Group can assist you in going beyond these constraints by establishing facilities that can grow in line with your cash flow expectations, rather than the value of your property holdings.

We have years of experience assisting businesses in this manner and would welcome to opportunity to discuss your ongoing requirements.



Overdraft & Lines of Credit

Matrix will work with you to understand your business and suggest the most cost effective solution for your working capital requirements. Whether it be an overdraft facility, refinance of assets, or line of credit, our finance specialists will provide your business with a solution to suit your needs.

As with all our customers, if your circumstances change, we will review your situation and restructure your facilities as required.

Debtor Finance

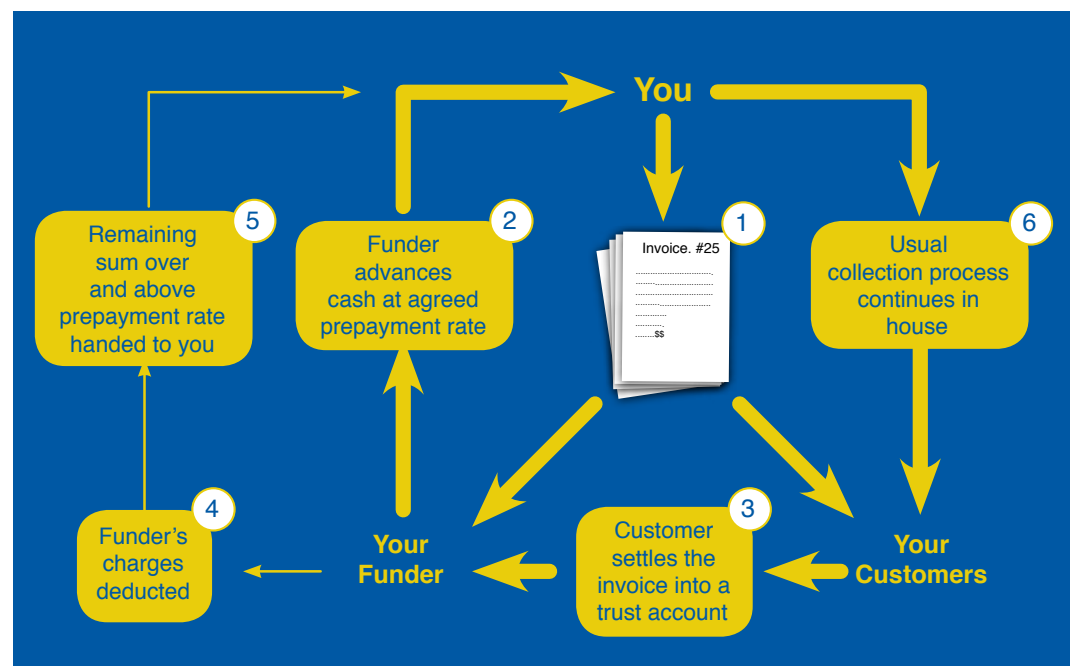
Debtor Finance is commonly referred to as Invoice Discounting, Invoice Finance, Factoring & Receivables Finance to name a few. Irrespective of the name, it has become a mainstream finance tool for Australian businesses to manage cash flow.

Debtor Finance is NOT an off-the-shelf finance product and many variations exist from a wide variety of financiers (both bank and non-bank lenders). Our Finance Specialists are highly experienced and well equipped in structuring the right products that best suit your business. We will discuss product features such as:

- Confidential vs Disclosed agreements
- Full service, partnership or self-managed
- Rate of retention release
- Recourse terms
- Minimum term of agreements
- Pricing structures

All of these features have variations, and as such a Debtor Finance product is essentially “built” to the requirements of your business, taking into consideration your specific financial circumstances.

Typically there is no requirement for property security on these facilities, and as such the finance limits can grow with your business turnover and not be limited to the amount of property you own.



COMMERCIAL DEBT STRUCTURING

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Why deal with one bank?

The short answer is **DON'T!** But don't take our word for it and certainly don't take the banks! Lets have a look at some Pros and Cons.

Pros - one bank solution

- Only one point of contact for your finances
- Don't have to think about the options in the market
- Bank manager will take care of my business

Cons - one bank solution

- Bank has complete control over all your assets
- Bank managers often change, and you have no control over this
- Bank policies are subject to regular change
- Bank manager typically doesn't have the ability to approve loans. That rests with a credit manager in the background so you're not dealing with a decision maker anyway.

Misconceptions

So your bank manager is a nice person and genuinely wants to help. But they have to go to a credit manager to get your loan approved, so they are essentially a product sales person and have sales targets to meet.

They are employed by the bank to look after the banks interests first and the customers interests second. That's why the banks refuse to provide loans to poor credit risks.

Your bank manager is also limited by the products available to them. Ever notice how your bank manager never recommends another finance company product?

Which leads to the next big question.....



What isn't my bank telling me?

What is Cross Collateralisation?

Simply, this is the bank linking your collateral so they have choice on how they recover their position if your loans go bad. It gives the bank complete control over your assets and more importantly the equity contained in those assets. This is great for the bank, not so great for you.

Funding Restrictions.

So when the bank says no, and you really need the money to benefit the business or your personal wealth, what then? You have to refinance everything to another bank right? Well instead of jumping from one frying pan into another, now is the time to assess your options. Why put everything with one bank to have history repeat itself. There must be a better way, and there is.

Best For The Bank Or You?

The banks will seduce you with promises & platitudes and tell you they will look after you. But that's when everything is sunshine and

rainbows. What about when the storm clouds roll in? Do you want the bank having control when you need your flexibility the most?

The banks want control (they don't need it over everything) so they have leverage if things get tough. That's why they put security in place to protect them, not you.

But it gets worse, if you go through difficult times, your file will leave your managers hands and end up in the High Risk Department. Then you are dealing with Head Office and decision making on the banks part will solely be made to protect their interests.

So the obvious question is.....



To help you achieve your business objectives with maximum advantage to you.

How Does Debt Structuring Help Me?

Let's start with **flexibility**, by splitting your security and separating your debt to different funders, you are diversifying your risks. You have **control** over your assets and the equity that underpins your wealth. If you want to sell an asset and keep the equity, typically you can.

If the bank says no to a loan, you don't have to refinance all your debt, but rather only the part that requires your attention.

This is a far easier and faster prospect than moving everything, including bank accounts and all the administration issues that entails. If your business performance deteriorates and the bank asks you to move, you only need to move the facilities with that bank and the rest of your structure can remain the same.

Control and Flexibility is the Key

So How Do I Learn More?

We work for you, not the banks. So the advice and options we provide you are designed to benefit you, not the bank. Sure we have to work with them, after all they have the money and we need some of it. But they don't need complete control and often take more security than is needed.

That's where we are different. We will put options on the table you simply won't get from your bank. After all they are there to look

after their interests first, we are here to look after yours. Our team of experts can provide you with quick and reliable feedback. All it takes is a quick discussion on the phone.

You know your business better than we do. Our job is to create finance solutions that help you achieve your business objectives with maximum advantage to you.

Typical Small Business - Securities & Debt Structure



SPECIALISED SOLUTIONS

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Self Managed Super Funds

Yes, you can use your super to buy a property! There are rules around this but it can form a legitimate part of your investment or wealth creation strategy.

If you are interested in knowing more about this specialist area don't hesitate to speak with one of our specialists, your accountant or a financial planner.

Aged Care Loans

An innovative product that gives people an alternative to selling the patient's home to fund aged care facilities large deposit or "RAD" as it is more commonly known. Up to 50% of the value of the property or properties used to secure the loan can be borrowed to a maximum of \$750,000.

No repayments are required on the loan and the property involved can then be rented out to help pay for additional costs.

Master Facilities

If you regularly need to finance plant & equipment and the hassle of having all the directors execute documents each time is difficult, we can utilise Master Limits which will:

- Allow you to nominate 1 person (or multiple) to sign
- Give you certainty on funding availability for future CapEx or OpEx requirements
- Reduce the time to execute contracts
- Increase speed to secure plant & equipment

INSURANCE PREMIUM FUNDING

**When your
annual insurance
premiums arrive,
send them to us
and we will provide
a more cost
effective funding
option to you.**

Insurance Premium Funding (IPF) is a cost effective way to spread your annual insurance premium costs over set monthly payments (usually 10 or 12 months). Utilising an IPF facility frees up your cash flow to re-invest in the more strategic requirements of your business. As well as improved cash flow, the advantages of IPF are:

- Consolidation of related expenses
- Avoids lump sum payments
- Cost effective finance rates
- Payments are tax deductible
- No security to support approval

Our customers are often surprised with the simplicity associated with consolidating this service with their core financing services handled by Matrix. Simply fax or email your renewal invoice to our office and one of our Finance Specialists will contact you with some attractive options to consider.





REFERRAL PARTNERS

Offering trusted finance solutions to your service is a simple way to provide more value to your customers. As a Matrix Referral Partner you can always expect your customers to receive prompt and professional results at each and every touch point.

Our common referral partners include:

Vendors / Suppliers
Accountants
Real Estate Agents
Consultants
Solicitors
Conveyancers
Builders
Financial Planners
Architects
Insurance Brokers



Call us today on (03) 9393 9600 and find out how we can help your business.

TESTIMONIALS



“ Hamish P. –
**Director & Sales Manager ITD
Group Pty Ltd t/a ITRO**

We are an outsourced IT company with SME clients all around Australia. With ever changing IT infrastructure and life cycles getting shorter – flexible and adaptable financing solutions is often a challenge to many companies. The Matrix team has helped many of our clients on an ongoing basis spanning years with bespoke finance solutions for their IT needs.

We know every client we refer to Matrix Finance Group will be dealt with in a warm, helpful and professional manner. The often stressful finance headache is always resolved and that is why we continue to recommend Matrix for any organisation needing finance. A huge thank you to Craig and his team.

“ Susan G. –
First Home Buyer

Buying my first home was a big step. I was nervous, stressed out and some of the information about home loans I read was very confusing. Andy from Matrix Finance took control of the situation and made everything flow so easily. He explained every last detail to me clearly, let me know what was happening at every stage from submitting my application to settlement. The service I received was second to none.

“ Phillip M. -
Director Murray Bulk Haulage

I have known Daryl for approximately 10 years and have no hesitation in using Matrix Finance Group for my finance requirements. My transport business operates up and down the eastern states and is involved in vegetable and bulk grain cartage.

Matrix Finance has actively encouraged change within the business to make our operations more efficient. They take the time to understand our business and are constantly seeking ways to add value to our operations. They are a valued part of our business and we look forward to continuing our relationship with them into the future.

“ Dan B. –
Acreage Property

We live in rural NSW and wanted to buy an acreage property on the edge of town. Being self-employed the banks were really conservative and even more so when they saw the property wasn't a normal town block and was actually 47 acres.

We spoke to the team at Matrix and they sourced a fantastic solution which met our needs and didn't mean we had to refinance the business as well. This saved us a heap of inconvenience and meant we could focus on running the business and left the hard work to Matrix.

Now we have this one sorted, we'll be talking to them about our business loans as well!

“ Eugene H. FCPA –
Former GM Spiroski Foods Pty Ltd

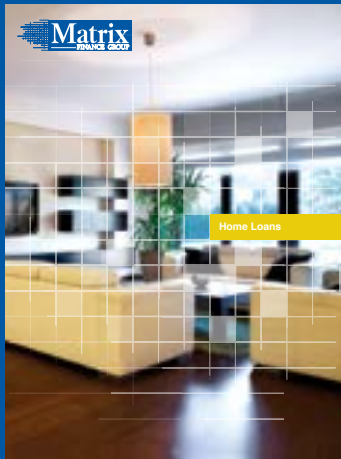
Our company is located in NSW, VIC and WA and has been dealing with Matrix Finance Group since 2005. In this time they have been exemplary in providing us with finance to the tune of \$1.5 million across 47 individual transactions that we have exercised, primarily in the area of car and other fixed asset leasing as well as Insurance Premium Funding.

Matrix has always been very competitive in their rates and we have no hesitation in recommending them to any company wishing to use their services. They have professionally recommended various packages which have saved us thousands of dollars over the years. We can only congratulate Craig Trembath and his team who have always been competitive, efficient, very cooperative and always accommodating with our needs. Thank you "Team Matrix".

“ Nick M.
Wage Earner

Dealing with Matrix Finance was a breeze. My scenario was a complex one but they took the time to fully understand it and find me the best option. They even helped me sign the bank's paperwork and made sure a family member who lives in another state knew exactly what to do. I look forward to further dealings with Matrix.

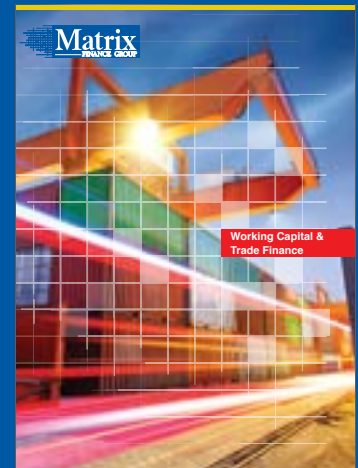
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Home Loans



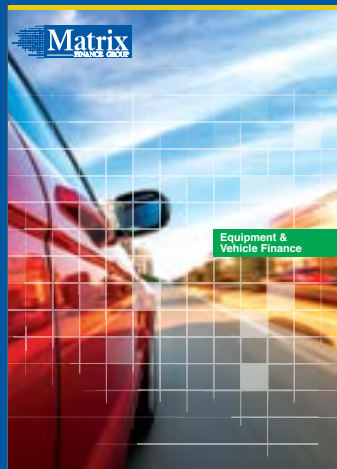
Commercial Loans



**Working Capital &
Trade Finance**



Vendor Program




**Equipment & Vehicle
Finance**




**Commercial Debt
Structuring**

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