



Real Estate

A finance company focussed on
your industry

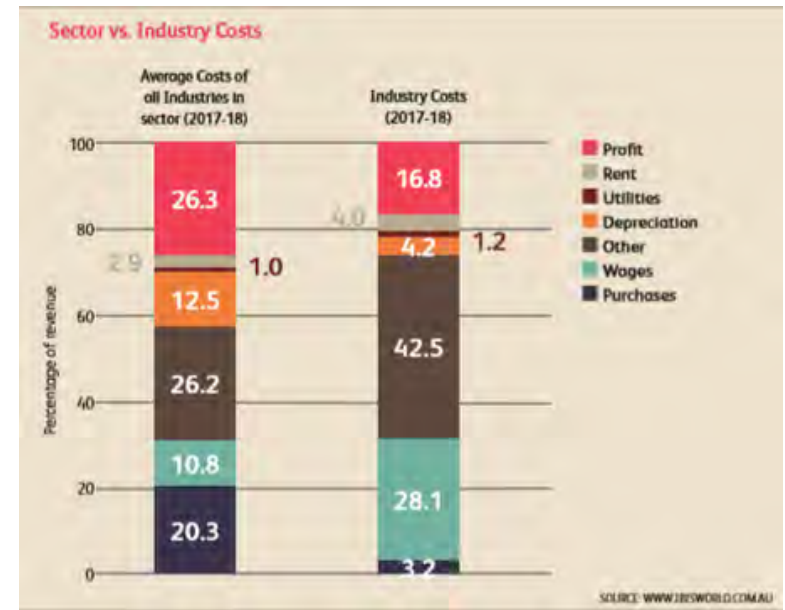




Your Industry

Life Cycle Stage	Mature	Regulation Level	Heavy
Revenue Volatility	Low	Technology Change	Low
Capital Intensity	Medium	Barriers to Entry	Medium
Industry Assistance	Low	Industry Globalisation	Low
Concentration Level	Low	Competition Level	High

Revenue	Annual Growth 13-18	Annual Growth 18-23
\$14.2bn	2.7%	1.7%
Profit	Wages	Businesses
\$2.4bn	\$4.0bn	38,325



You deserve more

Our Road Map

Your Success



You dedicate your business to the Australian dream.

We are dedicated to yours.



Rent Roll Finance



Supporting your cashflow



Commercial property for your Businesses new home



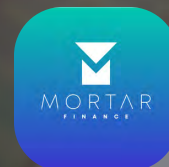
Credit cards to keep your business moving forward



Equipment finance for your fitout and growing fleet

Finance

More than just housing



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Your transaction solutions



Trust Accounting Fees



Save time through automatic reconcilliation



Receiving payments from tenants and vendors



Making payments - creditors, salaries, deductions

Transactions

The right solutions for your transactions



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Financing your future

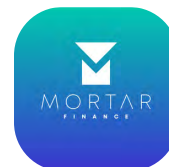
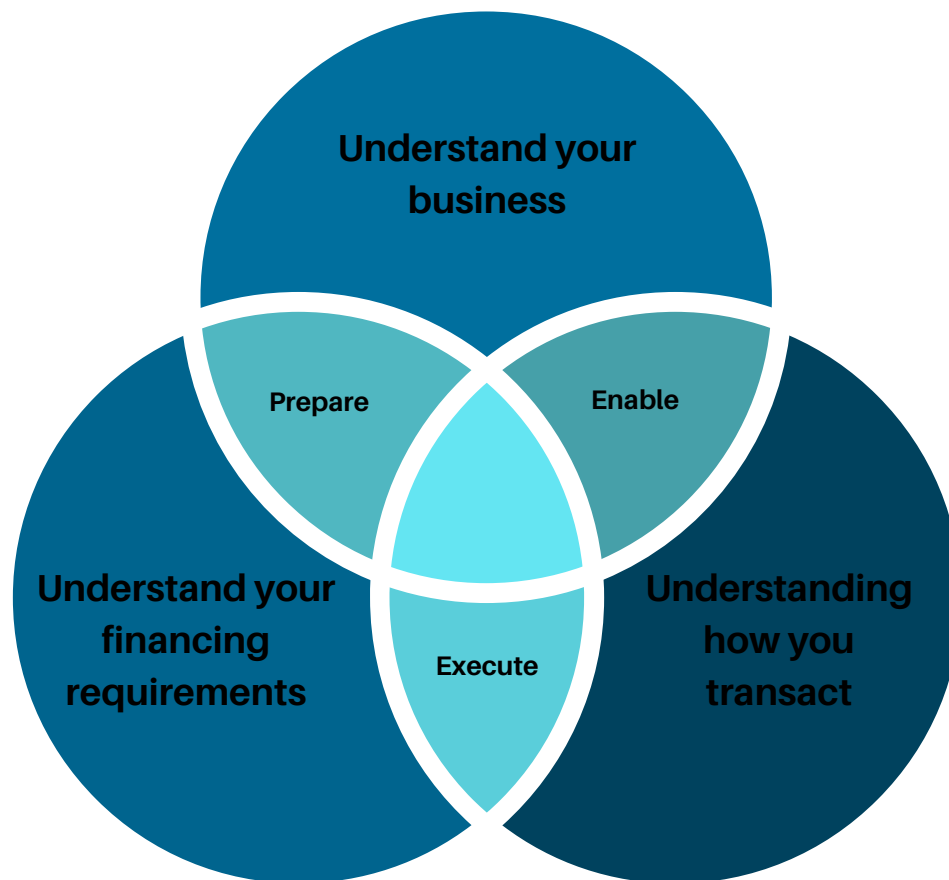
Mortar Finance takes a partnership approach to your business, providing the support, insights and dedication you deserve.

By having access to 100+ lenders we get to combine this model with access to market and industry leading lending and transactional solutions for your business.

01. Preparing for the future allows us to understand your financing requirements before you need them; decreasing time, increasing options and providing you the relationship you deserve.

02. We enable you to spend more time on your business, goals and work life balance through resources, solutions and insights.

03. We stay on your journey to execute current and future requirements.



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A wooden desk with a laptop, a notebook, and 3D letters spelling 'DREAM'. The letters are white and have a slot cut through them. The notebook is open and shows a grid pattern. The laptop is partially visible on the right side of the frame.

DREAM

WHY WE DO WHAT WE DO

Australia is home to 2.1 million Small-to-medium businesses which support 4.7 million Australian families.

Almost 9 in 10 of those businesses feel like they do not have access to financing advice or support, identifying this as an issue towards growth.

Mortar finance combines the experience of leading banks with the support and stability of a small-to-medium business.

We believe Australian businesses deserve more.

Mortar Finance



Business Structure

Your choice of structure for your real estate agency will depend on the size, your personal circumstances and how much you plan to grow the business. The structure of your business will impact on the tax you pay, your obligations and your level of asset protection. These are just some of the factors that should be taken into account when choosing the most appropriate structure.



Taxation

Taxation rules not only differ according to the structure of your business but also will depend on the size of your business. From concessional tax rules, GST implications and depreciation assessment, it is important to retain a close relationship with your accountant as your business grows.



Software

Having up-to-date accounting software can enable your real estate agency to:

- Be flexible
- Saves fees and maximises your accounting relationship
- Integrate with online banking and Property & Realty apps,
- Provide automation of tasks including calculating pay, producing pay slips, calculating GST etc..
- Provide automation of reports and analysis including profit and loss, debtors and creditors, sales forecasting etc.

Accounting

Structure, set up and considerations



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Structuring and Business Succession

Implement a clear agreement with your business partners, including an appropriate business succession plan.



Asset Protection

Ensure that you adopt the most appropriate legal structure for your business to protect your personal assets from trading risk



Compliance

Keep your sales and lettings procedures fully compliant with the Property Occupations Act 2014, Body Corporate Community Management Act 1997, and other applicable legislation.



Conveyancing

Benefit from a strong legal relationship to support your buyers through a seamless experience



Leasing

Achieve quick turnaround times for the preparation of commercial, retail and industrial leases, issuing breach notices, and resolving disputes.

Solicitor

What to know about your
legals.



David Chung
0414 700 599
david@creolegal.com.au

Your Dream

Our Experience

Your choice of suppliers and support



CREATE



Zac Goodman combines the experience working in Australia's leading business bank with the passion and determination of a business.

Working alongside real estate principals and agencies to create effective financing strategies, identify transaction solutions and provide ongoing finance support to help achieve your goals.

Call today for a FREE consultation.

zac.goodman@mortarfinance.com.au

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Your Dream

Our Experience

Your choice of suppliers and support



As a full service legal firm Creo legal covers everything from:

- Franchising
- Securities
- Property sales & leasing
- Corporate governance
- Structuring & Asset protection
- Business transactions

Get the service, expertise and advice when you need it.

CREATE



Craig Pease has worked as a professional in the taxation and business advisory area for 15 years.

Craig specialises in business structuring, income tax, capital gains tax and tax planning for SME's and provides general advice to a variety of industries.

Craig works closely with his clients providing comprehensive and effective business solutions specific to their needs.

Disclaimer

The information in this document has been prepared for general information purposes only and not as specific advice to any particular person. Any advice contained in this document is General Advice and does not take into account any person's individual circumstances.

