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finance

We can get you the funding you need, for whatever requirement, at the best rate for personal investment and commercial.

Whether you are a first homeowner, investor, or business, Mint works with you to provide a range of customised finance options to suit your unique requirements. Maximise your long-term saving potential and tax effectiveness in an ever-changing marketplace. Our long-term holistic approach sets us apart from many other finance and mortgage brokers to provide a fresh approach to home ownership and wealth creation.

Mint has access to over 900 lending products through our accreditations with over 50 different lenders including banks, credit unions, building societies, non-bank lenders, and private equities. Such a range ensures we can provide the most effective and efficient long or short-term structuring for investment growth or home ownership.

property matching

Mint offers a comprehensive nation-wide property finding service to be able to execute your investment strategy.

Mint offers a comprehensive nation-wide property finding service that takes the leg work and guess work out of property investment.

Utilising the services of buyer's agents, Mint reviews and evaluates potential property developments against a range of criteria that takes into account many factors necessary for good property selection. With this information on hand we can help you find the right place to meet your property needs. Whether you are looking for your first home, investment property or simply looking to expand your portfolio, we have detailed selections from across Australia.

financial planning

Strategic and technical financial planning to help you achieve your financial goals sooner.

Mint is committed to providing the ultimate in strategic and technical financial planning with an ongoing advisory service that is personalised to help each individual achieve their financial goals sooner.

Whether off setting your capital gain, or just simply reducing your taxable income by creating wealth, your individual needs and preferences are always given the highest priority.

Mint Financial Planning Services include:

- > Preparation of Full Statement of Advice
- > Aged Care Specialists (helping individuals retain their benefits)
- > Retirement Planning
- > Insurance
- > Managed Funds
- > Fixed Interest
- > Tax Effectives
- > Gearing Strategies
- > Finance
- > Structured Shares (IMA)
- > Debt Consolidation
- > Budgeting

mint funding

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a fresh approach to the practical nature of your funding

investors

We provide solid loan structures that maximise your tax effectiveness and assist in accessing future equities for faster growth.

It is very important that all investors have the correct loan structure in place as soon as possible. No matter how diverse your portfolio is, like any business you are going to need to find room for growth. A solid foundation is required to help minimise the cost of accessing future equities in order to invest. Likewise the ability to repay personal (bad debt) is a must while maintaining your investment (good debt).

franchise funding

Looking at buying or establishing a franchise - we can fund it!

Franchise systems are accredited according to their risk. These accreditations allow a certain % to be lent against the purchase price of the new business. The past experience of the new operators will also come under scrutiny, and a business plan along with cash flow projections will also be required. We can assist you in putting this data together and work with you to gain the funds for your prospective franchise.

commercial/business funding

We can help you get the funds you need to set up your business and help it grow.

Commercial lending is very similar to property finance except that the terms are reduced (these are normally 15 years) and the conditions are more restrictive. For example, should funds be for such requirements as office space, or retail shops, these are heavily dependant on the terms of the lease. Should they be for owner occupied purposes, your trading history will come into play. Our understanding of these varied requirements can assist you in obtaining the right loan for your circumstance.

equity release loans

Don't be fooled by the easy money as there are costs involved and these loans can affect your pension - the correct advice is imperative.

These have been adopted by our market due to many customers being 'asset rich' but 'cash poor'. Equity release loans require you to be retired and are based on the age of the youngest applicant. There is no need to service these loans as the interest is capitalised. Don't be fooled by the easy money as there are costs involved and these loans can affect your pension. The correct advice is therefore imperative.

first home owner assistance

We process the First Home Owners Grant (FHOG) on your behalf to make it easier for you and get you the funds when you need them most.

The First Home Owners Grant (FHOG) is designed as an incentive for first time home-buyers to enter the market. There are 2 incentives on offer:

1. Federal Government: A once off 'gift' of \$7,000.
This is normally credited to your account 3 days after settlement.
2. State Government: These vary from state to state although they usually include the removal of stamp duties, which often have a habit of swallowing up your deposit.

We process the FHOG on your behalf to ensure these funds can be used on the day of settlement, and that the State Government discounts are applied. We also set in place the foundations for future investments depending on your short and long term goals.

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development funding

Whether you are knocking down to build a duplex or erecting 90 town houses throughout different stages, we have the know how to get you the funds.

Funding developments is certainly one of our specialties. Whether you are a first time builder or a well seasoned developer, we can assist you with an array of solutions. Most projects are measured on their own merit, with the loan amount set against the completed value.

mortgage matching

We analyse the strengths and weakness of different lenders and their products to align you with the most suitable loan available.

It is our goal at Mint as your financial consultant to explore each lenders strengths and weaknesses against your individual financial needs, and to align you with the most suitable product suite available.

Finding the correct loan for an individual circumstance takes experience, knowledge and good software. The experience comes from our years in the industry while the knowledge is maintained from vigorous reading and ongoing professional development. The software allows us to accurately compare different loans while exposing their hidden costs and revealing their true value.

equipment leasing

Don't restrict your cash flow when you can lease your business equipment - it makes tax cents!

These loans are usually set in place to maximise your businesses cash flow whilst creating a tax effective purchase. Commonly these are set in place for office and shop fit outs including cafes and hair-dressers, or the corporate office. However equipment lending also suits other businesses: whether it's a new Header for harvesting, an excavator for developing, or machinery for manufacturing, we have a range of solutions to accommodate these varied business requirements.

leasing / lease backs

Maximise your cash flow and free your equity using the right leasing structure while providing additional tax benefits.

Leases can be a tax and business effective method used to purchase a new or second hand car, boat, business fit out or equipment.

Lease back's will come into play when a business has recently purchased equipment in full and require those funds liquidised. We can arrange to have the cash outlay returned to the business and a lease structure implemented in its place.

refinancing

Inaction will often be more costly than action!

A refinance will usually lead to a lower interest rate potentially saving you hundreds to thousands of dollars a year.

Refinancing is most common in debt consolidation (for example, paying out expensive personal debt such as credit card bills with lower interest loans). A very important factor here is that while monthly repayments may be lower, the time taken to repay the new loan may make the interest payable over the life of the loan quite hefty. Therefore we normally suggest that these terms are reduced quite considerably to maximise the refinancing advantage. We calculate the most suitable repayment period for you allowing you to make an informed decision.

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