



A FASTEST FINANCE GUIDE

Tools and equipment: what to prepare.

Walk into the conversation ready, without chasing paperwork first.

For tradies, contractors and new operators

Here's the good news. You don't need a folder full of paperwork to start a conversation about finance for new gear. You need a clear picture of what you're buying, why you're buying it and what you can comfortably repay. That's it.

Ten minutes with this guide and you'll be better prepared than most people who ring. And if you're new to all this, that's fine. Everyone started somewhere.

1 The gear

- ☐ What exactly are you buying: make, model, new or used?
- ☐ Who's the supplier, and what's the price including GST?
- ☐ Does the price cover delivery, installation and training? If not, add them.
- ☐ Are there extras you'll need to make it work: attachments, a trailer, storage, a licence or ticket?
- ☐ Do you have a deposit or a trade-in?
- ☐ Is there a deadline, like a supplier price that expires? Say so early.

A quote helps, but you don't need to send it to us to start the conversation. You can check a supplier's ABN for free on the government's ABN Lookup (abr.business.gov.au).

2 How it earns its keep

Gear that pays for itself is easy to talk about. Gear that "might" is harder. Put honest numbers on it, and be conservative. Then run it again at half: if it only earned half as much as you hoped, would you still be comfortable?

Per month	Your estimate
Jobs it lets you take on, or income it adds	
What you'd save on hiring gear or outsourcing work	
Costs it adds: insurance, maintenance, consumables, training	
Net benefit	

Not sure how to work it out? We're happy to go through it with you on the phone, so it all makes sense before you decide anything. Call us on [\(03\) 7045 5388](tel:0370455388), choose "Phone call" when you [send an enquiry](#), or email broker@fastestfinance.com.au.

3 Your numbers, roughly

Ballparks are fine. We're after a picture, not a spreadsheet.

Roughly, each month	Your figure
Income in a typical month	
Income in a quiet month	
Regular costs (rent, fuel, insurance, wages, your own pay)	
Existing repayments (loans, leases, cards)	
Left over in a quiet month	

Easier talked through. If you'd rather not do this on your own, a broker can go over it with you on the phone and fill in the gaps together. Call us on [\(03\) 7045 5388](tel:0370455388), or choose "Phone call" when you [send an enquiry](#).

4 About you and the business

You may be asked about these later, so it helps to have them in your head now.

- ☐ Are you a sole trader, a company or a trust?
- ☐ Your ABN, and roughly how long you've been trading.
- ☐ Whether you're registered for GST.
- ☐ Anything that might affect the picture, like past credit issues or a quiet patch. It's better said up front.

New to business?

Say so. Every situation is different and assessed individually. We can't promise an outcome, but being new doesn't stop you from having the conversation.

5 How you'd like repayments to feel

Term, deposit, final payment and how often you repay all change the feel of a loan. A longer term lowers each repayment but usually costs more in total. A bigger deposit means borrowing less. A final payment (balloon) lowers repayments along the way, but you'll owe a lump sum at the end. Think about what works best with how money actually comes in for you: weekly jobs, monthly invoices or seasonal swings.

6 Where we come in

Finance for gear isn't one-size-fits-all, and the supplier's finance form is only one offer. Here's what a broker adds:

- **We look at the structure, not just the price.** Lenders differ on rates, fees, terms and what they'll accept as security. We talk through options that suit how your gear earns and how your money comes in.
- **We work to your timeframe.** Some lenders are faster than others, so tell us about any supplier deadline. We'll look at lenders that suit it. We can't guarantee time frames, and we'll be upfront if the timing is tight.
- **We do the homework.** We check the details and make sure any loan we help with isn't unsuitable for you.
- **We explain it plainly.** What you'd repay in total, what the fees are, and what happens if you want to pay out early, before you decide.
- **We deal with the back-and-forth.** When a lender has questions, we help you answer them, so you can get back to work.

7 Common slip-ups

- Forgetting GST in the price, or leaving out delivery, fit-out and training.
- Signing the supplier's finance form without comparing it to anything else.
- Buying more kit than the work needs right now.
- Leaving it to the last day before a supplier's price expires.
- Not asking what happens if you want to pay it out early.

8 What happens next, and what doesn't

We'll ask a few questions about what you need. If you decide to go ahead, we'll explain what information is needed for the next stage, why we need it and how to provide it securely. Until then, please don't send ID, bank details or financial documents through our website form, or by email unprompted. We'll also explain applicable fees, charges and how we are paid before you decide to proceed.

9 Your ten-minute checklist

- ☐ What I'm buying, from whom, and the price including GST
- ☐ Delivery, installation and extras added up
- ☐ Deposit or trade-in
- ☐ What it earns or saves, and the half-as-much version
- ☐ Typical and quiet-month income, roughly
- ☐ Existing repayments
- ☐ Business type, ABN and how long I've been trading
- ☐ Any deadline
- ☐ My questions for the broker

Ready when you are

Tell us what you're after, roughly how much and when, and a broker will talk it through. Past credit issues? Let us understand your circumstances and discuss what options may be available. Finance options depend on individual circumstances, lender criteria and applicable assessment requirements.

Speak to a broker: call [\(03\) 7045 5388](tel:0370455388)
fastestfinance.com.au | broker@fastestfinance.com.au

Cheers, and good luck with the new gear,

The Fastest Finance team

General information only. This guide isn't credit, financial, tax or legal advice and doesn't take your objectives, financial situation or needs into account. Nothing here is an offer, a quote or a promise of approval. Finance options depend on individual circumstances, lender criteria and applicable assessment requirements. Further reading: business.gov.au (choosing your funding, registering for an ABN and for GST) and abr.business.gov.au (ABN Lookup).

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