

Finance package rewards sustainable businesses - October 2015



There are around 1.5m businesses in Australia referred to as SME's and while they produce 1/3rd of national GDP they employ nearly 2/3rd of all workers.

The diversity and large number of SME's makes it difficult for one organisation to easily provide all the finance products needed by each type of business, hence the large number and variety of finance providers that service this part of the economy.

From P2B lenders targeting "start-ups" with growth funding requirements, to banks servicing the "mid-markets" with multi-million dollar loan portfolios, there is a growing variety of finance products being devised and made available to Australian SME's.

However, there are established small businesses with finance facilities under \$1m that still carry fairly unattractive pricing or inflexible terms. This is uncompetitive for small businesses, who as valued members of our local communities have spent years improving the efficient management of their physical, human and natural capital. Shouldn't it be possible to recognise these sustainable SME's with more rewarding finance packages?

At Unity Finance we agree with the above sentiment, which is why we are offering finance packages for small businesses where sustainability is recognised and rewarded in the form of discounted interest rates and grants. For example;

- Small business finance loans secured by residential or commercial property both start at a 4.39% p.a. variable rate or a 4.39% p.a. 3 year fixed rate. Where the applicant has completed or is completing a sustainability action, the application fee for \$500 is refunded with an additional grant amount of \$1,000 - \$2,500 for loans between \$500k - \$1m (respectively).
- Small businesses that are installing clean-technology assets such as energy efficient equipment or clean energy systems may qualify for stand-alone asset finance facilities > \$50k from 6.99% p.a.
- Employees or employers of sustainable small businesses may qualify for vehicle loans > \$30k from 5.95% p.a. (APR).
- Employees or employers of sustainable small businesses may qualify for owner-occupied home loans with principal and interest variable rates starting at 3.99% p.a. (4.05% p.a. comparison rate), with no application fee and additional grants provided in recognition of a range of qualifying sustainability actions.

For more information, or an obligation free consultation on our finance products and services, or how to be considered for our sustainability rewards contact [Unity Finance](#).

Warning & Notes:

- * Comparison rates are based on a \$300k loan over 30 years for residential mortgages and a \$30k loan over 5 years with nil residual for consumer car loans. Comparison rates are applicable only for the examples given and changes in loan terms & conditions will change the comparison rate, not all transaction costs may have been included in the examples given.
- * Grants & discount interest rate loans are subject to assessment of eligible clients who obtain a qualifying mortgage loan product through Unity Finance. Our minimum loan size is \$300k.
- * Qualifying green cars for Green Car Loan, see Australia's top 50 performing green vehicles list www.greenvehicleguide.gov.au
- * Discounted loan rates and grant amounts are current at Oct 2015 and may be subject to change on a monthly basis.

Copyright Unity Finance 2015
