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# Leading regional and rural commercial finance brokers

## NEW LOCATION



MAINLAND Finance is recognised by major financial institutions as a leading finance broker in regional Australia.

When you deal with Mainland Finance you work with experienced personnel who are dedicated and work for you now and in the future. We understand the complexities of the finance industry and are able to provide simple and effective solutions to your finance requirements.

Equally as important, we are country people just like our clients and offer personal service based on an in-depth understanding of rural and regional issues.

Our focus at Mainland Finance is to provide you with a wide product range in the areas of plant and equipment, motor vehicle, mortgage, commercial and rural finance.

Our lending principles are designed to suit the changing needs of the clients.

Along with informed financial information, Mainland Finance now offers more reasons to 'visit your broker before the bank'. We think you'll be pleasantly surprised.

Call us today for an obligation free quote on either your next motor vehicle, plant and equipment, or just any financed purchase. Our office number is 02 6921 2344, David direct on 0419 216 955, or Howard anytime on 0438 366 327



Pauline Clark, Howard Brown and David Cannon

## Why you should choose Mainland Finance

FINANCE is about relationships and relationships are established over time and built on trust.

"We remain your contact for the term of your loan and beyond, through the good and bad times, we certainly won't be fobbing you off to a 1800 number or call centre interstate or

overseas" David said. "You can contact us regarding account balances, payout letters, changes to your direct debit account, for any queries or concerns you may have with your loan."

Howard added: "All people want is personal face-to-face interaction, knowing

they will be able to contact the same person, whether it is in one month, one year or five years down the track, we are with you for the entire journey. We believe it is this personalised service that is sometimes missing now days and we aim to provide that service."

David and Howard are fully hands-on and prepared to sit down with a client and "give them the time of day", talk through the options available and come up with a finance solution to help achieve the best outcome because every client has a different and unique scenario.

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VEHICLE FINANCE ?**

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# Dedicated and working for you

MAINLAND Finance was established in Deniliquin in October 1996 by Harold and Bonnie Clapham.

The Wagga office was established in December 2008 by David Cannon and Pauline Clark, who were joined by new partner Howard Brown in February 2011.

Mainland Finance has been – and always will be – committed to regional and rural Australia.

This is where we belong and what we know best.

One of the great joys of living and working in the bush is the capacity to change.

Regional Australia has a long and creative history of innovation.

In fact, the seasonal issues that we are currently confronting have been dealt with in the past by diligent application to changing circumstances.

Australia is not just good at agriculture, it is great, and whilst the number of people involved in percentage terms has declined, their output and productivity has significantly improved, and this provides cause for optimism and provides for enormous opportunities.

Small and medium business is



**David Cannon and Howard Brown**

also an important contributor to rural and regional Australia. Often described as the 'engine

room' of the economy, small and medium business owners are large employers and therefore vital

contributors to the general well being of the rural economy. Mainland Finance has a large

and diverse client base of small, medium and large businesses, and we pride ourselves assisting in the growth and success of these important cogs in the machinery of country Australia.

As metropolitan Australia comes to grip with the turmoil of the financial crisis and the recession, rural Australia just 'gets on with the job'. Country people are used to difficult times.

They are constantly at the mercy of the weather, deal with fluctuating commodity prices and understand the environment.

And it will be, as usual, regional and country Australia that will eventually provide the impetus and income to bring the country out of recession and back to a growth stage of the cycle.

At Mainland Finance we realise that business in rural Australia will continue to provide great opportunities in the future, and as a result, acknowledge there will be a constant demand for capital and finance.

By being part of the communities we serve, Mainland Finance is perfectly poised to help contribute to a vibrant and growing business sector.



Mainland is a specialist in plant equipment finance. call our office today on 02 6921 2344.

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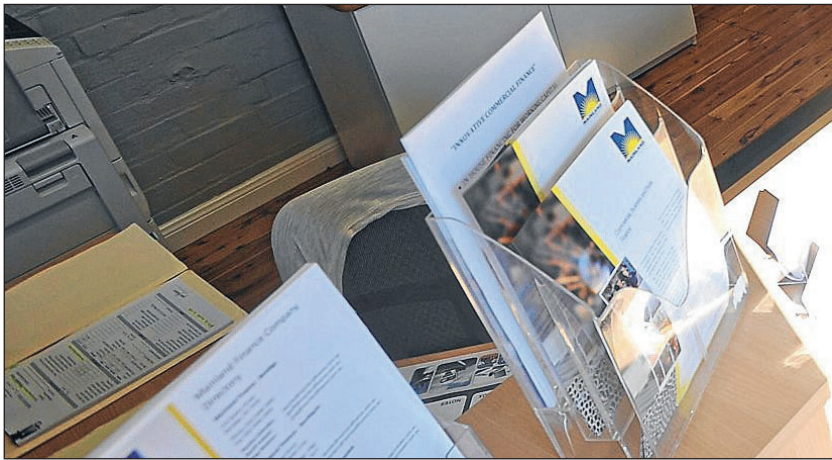


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### Mainland moves its Wagga office

THE Mainland Finance Wagga office moved in March 2013 to a new bigger premises at

94 Morgan Street (Cnr Peter Street) right in the CBD. If your in the area, call in and check

it out. David, Howard and Pauline will be happy to show you through.



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David Cannon 0419 216 955 Howard Brown 0438 366 327

# Committed to regional Australia

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We are committed to regional and rural Australia.

We have experienced personnel who are dedicated and work for you now and in the future. This is where we belong and what we know best.



### Motor Vehicle Finance

MAINLAND Finance understands all aspects

of motor vehicle financing for private and commercial vehicles, trucks and trailers or motorcycles.

We can advise the correct term, structure of repayments and type of facility that best suit your current and future requirements.

### Plant and Equipment Finance

TO OBTAIN the most from your business and to keep pace with technology it is

important to maintain the latest up to date equipment.

Mainland Finance understands all aspects of equipment financing and our experience has assisted many businesses to grow, expand and prosper.

### Commercial, Rural and Business Finance

AT MAINLAND Finance we have the right personnel with excellent commercial experience to fully understand the complexities of the commercial and Business Lending Industry.

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**NOW LOCATED AT 94 MORGAN STREET (CNR PETER STREET) WAGGA WAGGA**

# Experienced staff ready to assist you

**David Cannon**  
General manager  
Wagga

AS THE original self-employed finance broker in Southern NSW David has been coordinating business lending in the Riverina M.I.A for over 30 years.

He was the founding chairman of regional financier Profinance Limited.

After running various satellite offices in NSW and Victoria and having his business acquired by Bidgee Finance he rebadged with Mainland in early 2009 and continues to offer across the board expertise to small businesses from farms to logging, transport to earthmoving and beyond.

Debt restructuring through private and public sources has become a focus, especially after the drought years.

David is the most experienced commercial finance broker in the Riverina and MIA.

Float any worthwhile proposal past him and he will find a way to fund it.

**Pauline Clark**  
Office administration

PAULINE has worked in the finance industry for over 20 years.

She has a sound knowledge of financial documentation and financier requirements, which allied to relationships built up over a number of years, enables her to provide an efficient service between all parties in any transaction and an efficient back-up for David and Howard.

Pauline also looks after the in-house finance company Cannon Business Finance to assist Mainland finance clients.

**Howard Brown**  
Partner/finance specialist

HOWARD joined the Wagga team in February 2011 as a partner.

Howard brings a wealth of experience to the table in both sales and customer service.

He prides himself on delivering a personalised, professional approach to each client he works with.

Howard is an active member of the local community, and is married with two children. He has been living in Wagga for more than 23 years.



David Cannon 0419 216955



Howard Brown 0438 366327



Pauline Clark 02 6921 2344



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