

Leasing solutions for Indigenous Australians



Who can get a lease?

IBA provides tailored leasing solutions to grow Indigenous business. Any Indigenous organisation or business can apply. Consideration will also be given to organisations that deliver Indigenous programs.

What can you lease?

Most plant, equipment, machinery or vehicles that you need for your business can be leased. Either new or used assets can be provided.

Why buy when you can lease?

- Leasing conserves cash for other business needs.
- Options for ownership at the end of the lease.
- Competitive interest rates (between 4-7%) depending on your circumstances.
- Fixed payments for the term of the lease.

Leasing features

- IBA specialise in remote leasing - minimal end of lease penalties.
- Obligation free quote.
- Price matching where possible.
- Payments may be tax deductible.
- Flexibility of lease terms and end of lease options.
- Operating and finance leases available.

‘Getting a lease with IBA has allowed me to grow my business and ascertain larger contracts. I now have ample opportunities and a sustainable future in my industry.’

- James, Down2Earth Earthworx and Tree Arborists (assets pictured)



Why use IBA?

- **Customer focused:** from big idea through to making it happen, we can provide the right mix of products and services.
- **Culturally aware:** we're invested together alongside Aboriginal and Torres Strait Islander peoples.
- We reinvest profits to further support **Indigenous outcomes**.

How long does it take to get the asset?

Depending on the availability of the asset selected, the manufacture and delivery of the asset can take anywhere from 1 to 12 weeks from ordering. In order to collect your asset, IBA must have received a signed lease form, the first rental/settlement payment and a copy of the certificate of insurance, noting IBA as an interested party.

How do I apply?

1. Contact IBA to arrange an obligation free quote.
2. If you agree to our quote, we will request financial information from you for a credit assessment. This may include financial data (balance sheet and profit and loss statements), company details, director identification and business plans.
3. If approved, you will be invited to apply. An application form will be provided to you and final lease details will be negotiated.





Australian Government
Indigenous Business Australia



Contact IBA

IBA has offices across Australia and our helpful staff are available to assist you from 8.30am to 5.00pm, Monday to Friday.

You can find your local office on the internet at iba.gov.au. Otherwise, you can call **1800 107 107** to talk to one of our staff.



IBA has taken all reasonable steps to ensure that the contents of this publication do not offend Aboriginal or Torres Strait Islander peoples.

The information contained in this material is general and not tailored to your particular circumstances. The information may have changed since the material was prepared. IBA takes no responsibility for any damage or loss suffered by you in relying on the information in this material and no representation or warranty is made as to its fairness, accuracy or completeness. If you are eligible and decide to apply for financial assistance from IBA you should obtain independent financial and legal advice before signing any documentation.