

Transformer bucket boosts productivity

With increasing workload and specific project needs, Queensland-based contractor Aussie Enviro needed units which would allow the company to achieve more efficient material processing and at the same time meet their site requirements.

CCF WA Member Total Rockbreaking Solutions recommended an ALLU DS3-17 Transformer bucket coupled with a patent TS blade set, with a specific screening aperture size. The DS3-17 is capable of not only producing the results required with the soil but could also give Aussie Enviro

flexibility from job to job as the blade set can be changed for each job, depending on material type being screened and end-product grade required.

Attached to a Case CX250C excavator, the ALLU DS3-17 bucket is currently processing up to 30% more product than before, even if the product has been high in moisture.

For more information on ALLU Transformer buckets contact Total Rockbreaking Solutions on 1300 921 498 or visit www.totalrockbreaking.com.au/construction/allu-buckets



Caleb is on a roll

Caleb Walsh from CCF WA Member RJ Vincent & Co recently commenced the RII30815 Certificate III in Civil Construction Plant Operations. Caleb is already kicking goals with his traineeship; here he is completing his roller ticket at the Whiteman Edge development in Henley Brook as part of his course. Talk to Civil Train today about training options for your staff on 0400 223 470 or email Karyn on kgrant@ccfsa.com.au.



Caleb Walsh from RJV

Changing market creates a new lending environment

Australian financial markets are constantly changing and with these changes comes a new lending environment. It is important the stay on top of and understand these changes when approaching financial institutions (banks/lenders), to ensure your business receives a positive outcome.

Below are some thoughts on the debt market as we currently see it, with primary focus on the small medium enterprises (SME) market and how this is being impacted. Further focus is how this impacts the equipment finance market over the short to medium term - the life line of capital intensive balance sheet businesses.

Following the GFC in 2007/2008 there has been a trend to increased risk aversion by mainstream financial institutions. This has accelerated in Australia over the past 5 years as financial markets have been subjected to enquiry after enquiry

culminating in the Royal Commission. Whilst many of these enquiries have been focused on consumer lending market there has been material "splash back" into the SME market. In particular the Western Australian market has been further affected by the market correction which followed the mining construction boom.

What does this mean for borrowers in the SME and mid cap public company space? In essence "caution" is a key feature of the current banking and finance markets.

Tier 1 financial institutions are becoming hesitant lenders on transactions that they might have been prepared to take on in the past but are now deemed too complex or financially challenging to approve. As an example, businesses ATO position, both current and historical, will be scrutinised by the lender. To help navigate these issues, Ledge's close working relationship

with businesses has given us meticulous understanding of this space with regards to debt, effective life or value of the assets and how to build long term balance sheet value, which is ultimately 'enterprise value'. This is where we are able to assist our clients with an understanding of both commercial risk and financial risk, which is critical in the current market conditions.

Ledge often see our clients going through change, growth & development brought about by both internal and external pressures. This is where Ledge forms relationships with clients at their early stages to assist with such growth & development.

To find out more or if you have any questions, talk to our CCFWA - Ledge contact, Brad Spencer on 0481 196 496 or email brad@ledge.com.au.