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**WE HELP YOU
GROW YOUR BUSINESS
TO THE NEXT LEVEL**

2014 the year of cautious optimism

Whilst the pundits continue to pontificate on the economic outlook this year there is no doubt that 2013 was a year of contrasts, changes and a strong platform from which to build upon, with the forecast for 2014 being far more optimistic than this time last year.

Consensus for this year is that the property market is back to buoyancy, interest rates will remain relatively stable and the stock market will show modest returns after putting on good weight last year, all helping to lift the overall wealth effect as a nation.

In 2013 we saw interest rates drop to the lowest levels since 1959, the year the Everly Brothers sang "All I have to do is dream," a lot has happened since then. The lower interest rates have also increased consumers propensity to spend, hence the recent kick in retail spending over the festive season.

Whilst we have seen the Australian dollar drop to predicted levels over the past fortnight our cost of living in comparison to

countries such as the US remains extraordinarily high when you consider the following as raised in a recent article. Fuel prices in Oz are around the \$1.50 per litre, meaning the collection of shopper docketts are likened to philatelists acquiring stamps of worth, take away coffees are on average \$4.50 per cup making Nespresso machines gifts of choice, clothing such as men's and women's runners frighteningly expensive making running a luxury, Apple iTunes song purchases and motor vehicles purchases at nigh on double the US average on like for like. Whilst we are the lucky country, luck doesn't come cheaply!

Whilst the optimism comes in the form of the election of a government to rule in its own right in September 2013, interest rates, the dollar, business confidence, property prices and the sustained Chinese support of our mining and resources sector, the caution comes from a local two tiered economy, the rising unemployment rate, global economies and civil unrest, any of

which having the potential to severely curtail our optimism in 2014.

Closer to home Morris Finance continues to experience a period of improved business performance with the first six months of the financial year yielding records in new credit applications assessed and settled, new banking and funding arrangements consummated and new partnership arrangements entered into, all of which are designed to ensure a continuance of measured and sustainable growth throughout 2014 and beyond.

Once again we remind you that the launch of our brand new website has provided us with an opportunity to answer your queries within 30 minutes via our Live Question Portal (during office hours), so we encourage you to give it a try.

Finally, thanks for your continued support throughout last year and we trust you will continue to avail yourself of our products and services in 2014, the Chinese year of the horse!

Morris Finance extend contract with Walkinshaw Racing and the Holden Racing Team

Morris Finance Ltd are pleased to announce that we have extended and expanded our Walkinshaw Racing and the Holden Racing Team contract for the 2014 V8 Supercars season.

The extension will see the association between the two organisations enter its fourth year and the expansion will enable us to support all four Walkinshaw Racing entries, enabling us to create further opportunities to leverage our connection with the sport.

The connection and relationship with Australia's most successful V8 Supercar team has delivered and will continue to present significant benefits to our business. Our Managing Director, Nathan Murray, commented that "whilst the last three years have been a learning curve for our company,

we have realised that our business partners, clients and finance brokers from all over the country are heavily engaged in V8 Supercar racing."

As an added benefit the expanded sponsorship will allow us to further support one of our sports ambassadors, Nick Percat, as he is elevated into the V8 main game. We believe he is one of the rising stars of the sport and look forward to sharing many successes with Walkinshaw Racing and with Nick in the future.

As the official finance partner of the Holden Racing Team, the new partnership will also see the Morris Finance Ltd branding on both Tim Slade's Supercheap Auto Racing Commodore and the new Nick Percat entry.

The V8 Supercars will hit the track at Sydney Motorsport Park on February 15 for the first official test of the 2014 season.



Case Study

'An investment in the future'

At Morris Finance we encourage the exploration of new finance products and providers as an alternative to traditional funding sources, in order to achieve your long term goals personal and business goals.

Similarly when purchasing real estate it pays to do your homework if you are buying a home whether it's your first, second, third home or an investment property.

A pre-purchase inspection will identify any minor or major defects that can lead to potentially serious problems, that you need to be aware of before you make the investment. It can also give you bargaining power that could save you thousands of dollars off the asking price.

Not only will you be aware of the repairs required to the house but you will get a full understanding of how to prevent the most common mistakes people make that can lead to costly repairs.

Pre-purchase inspections are an important service that Kevin Brennan Building offers. You will be provided with honest inspection reports, detailed information which is delivered in a clear and concise format, highlighting the information that matters the most in assisting you in making decisions about your investment.

Kevin Brennan Building provides professional inspection services all throughout Geelong and surrounding areas, for all residential properties. They offer a FREE follow up service once you have moved in to go over the report or any building advice you may require.

Kevin Brennan Building has been in the building industry for approximately 30 years and is committed to "providing quality, value for money workmanship, tailored to your individual needs".

Combined with pre-purchase inspection service gives them the experience to offer a professional inspection service but also to help improve building standards to avoid mistakes that are not often revealed for many years to come.

Book for an inspection now and avoid costly repairs!

Contact Kevin on 0416 069 604 for any enquiries regarding Building or Inspection services.



Earn Competitive Rates

In addition to our array of financial services, Morris Finance also offers investment options.

Morris Finance offers astute investors the chance to earn competitive rates in the current market.

Below is an overview of our current terms and rates for investors:

12 Months
7.25%

24 Months
7.50%

36 Months
7.75%

48 Months
8.00%

Interest is paid monthly and you can choose to have it compounded or credited directly to your bank account.

Investment rates are guaranteed, there are no ongoing bank fees or charges, additional deposits can be made at any time and you will always receive personalised service.

If you would like to know more about our investment options please contact Sue Case.



Sue Case

Administration Manager
(03) 5223 3453

sue@morrisfinance.com.au

Morris Finance are the official Finance Partner of the Vic Open

Morris Finance are proud to be the official Finance Partner of the Victorian Open for 2014 that will be held down at Thirteenth Beach Golf Links from February 18-23 inclusive. The Men's and Women's Victorian Open is the premier event on the Golf Victoria calendar for both professionals and amateurs.

The Victorian Open Golf Championship has gained worldwide attention within the golfing and wider sporting landscape, being the only major tournament to be played concurrently at the same venue for both men and women.

The Vic Open has attracted some of the biggest names in Australian and international golf along with a number of the world's best amateurs.

The 2013 Vic Open saw record-breaking crowds of over 20,000 during tournament week which helped create an electric atmosphere resulting in the most successful Vic Open in over two decades.

As part of his road back to the US PGA Tour, Victorian Jarrod Lyle will be competing at the upcoming Vic Open. This event will be Lyle's

second Tour event back after being away from the game for almost two years due to a battle with Leukemia.



Jarrod Lyle teeing off. Photo: Sebastian Costanzo

The Men's Championship is played over 72 holes stroke play with 18 holes played on each of the four days with the field restricted to approximately 132 players.

The leading 50 scores plus ties after the first 36 holes qualify for the third and fourth rounds. The prize money for both the men's and women's event will be \$150,000.

Morris Finance will have two teams competing in the Pro-Ams on Wednesday

the 19th February. There are a total of 300 players in the Pro-Am this year. Stay tuned to our social media channels for regular updates throughout the 2014 Vic Open week

The Vic Open will be an incredible event for all involved this year so make sure you make it down to thirteenth beach to be a part of the what will be a wonderful weekend of golf!



Festival of Sails 2014

The Festival of Sails was the place to be on the Australia Day long weekend! The beautiful weather along with the entertainment and activities this year attracted thousands of spectators to Geelong's waterfront.

Morris Finance CEO and Royal Geelong Yacht Club (RGYC) Commodore, Ian Murray, did an incredible job this year down at the festival of sails. Geelong came alive over the Australia Day Long Weekend with over 100,000 people flocking to the picturesque Geelong Waterfront to take part in the excitement.

The Festival of Sails is Victoria's oldest ongoing sporting event, and the largest annual keel boat regatta in the Southern Hemisphere. Annually, the event attracts not only huge numbers of yachts carrying over 4,500 sailors, but also provides a fantastic weekend for all of the family to enjoy.

The festival featured live music acts across three stages, a fantastic mix of art and craft market stall holders; great food and wine; children's entertainment and roving performers; a marine trade and boating lifestyle exhibition; an on-water 'Come & Try Zone,' a dedicated family friendly kids' zone, fireworks and much more.

Whether you are a sailor, a boating enthusiast, a local or a visitor to Geelong, the Festival of Sails is always a perfect way to celebrate the Australia Day long weekend with your family and friends. Make sure you put it on your calendar for next year!



Coming Soon..

VECCI/Morris Finance Charity Golf Day
Friday 7th February 2014
13th Beach Golf Links, Barwon Heads

Victorian Open 2014
Tuesday 18th- Sunday 23 February 2014
13th Beach Golf Links, Barwon Heads

V8 Supercars - Clipsal 500 Adelaide
Thursday 27th February - Sunday 2nd March
Adelaide Street Circuit

2014 NAB Challenge - Geelong vs Collingwood
Wednesday 12th February 2014
Simonds Stadium, Geelong

Staff Profile

Credit Control Officer - David Secombe

David joined the Credit Control team at Morris Finance in July 2013. As a Credit Control Officer, David maintains client accounts ensuring that everything is up to date, liaising with clients whose direct debits have dishonoured, facilitating altering payment dates to meet clients cash flows and explaining the consequences of failure to meet the agreed terms of a clients contract.

David has an interesting background being educated in both Australia and Bolivia. He has a wealth of knowledge from an array of experience in the public and private sectors in customer service, revenue collection, asset management and community services in Australia and South America.

Outside of work, David enjoys spending time with his partner Chantelle and their children. He has a love of vintage motorbikes and hopes to own one one day.



Stay Updated

Morris Finance have a variety of channels that are open for the public to interact with the team at Morris Finance.

Our newest channel of communication is our Live Questions Portal on our website.

All you have to do is fill in the short live question form to have an inquiry answered by one of our department team leaders.

A Morris Finance department team leader will get back to you within 30 minutes of you sending your inquiry within our business hours of 8.30 am – 5.00 pm Monday to Friday.

Our Facebook and Twitter followers are constantly increasing with almost 13,000 likes on Facebook and over 8,200 followers on Twitter!

What many clients have found convenient about Twitter is it allows them to quickly scan over the latest company news and get links to all our articles in one spot.

It's also where you'll find all of our competitions and promotions that we are currently running.

So if you haven't done so already, get in touch on our social media channels; Facebook, Twitter, LinkedIn and YouTube!

Year of the Horse

Chinese New Year is an important traditional Chinese holiday celebrated on the first day of the year of the Chinese calendar. This Year 2014 is the Year of the Horse as per the Chinese Zodiac Calendar which begins on January 31, and ends on February 18, 2015.

The year of birth of the horse is; 1918, 1930, 1942, 1954, 1966, 1978, 1990, 2002, 2014, 2026.

People born in the year of the horse are extremely animated, active and energetic. They are a sociable and likeable people most of the time and take advantage of this by getting everybody to work together to achieve goals.

Other details of the year of the horse include: lucky numbers: 2, 3, 7, 4 and 9 and lucky colours: green, purple and Morris Finance's colour, red.



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