

**BASELINE FINANCE**

**Fast-growing businesses often face a balancing act between securing strategic assets and preserving the cash flow required to continue expanding.**

Strategic premises | Tight settlement | Working capital preserved



<p><b>CLIENT SNAPSHOT</b></p> <p><b>INDUSTRY</b> Electrical engineering services</p> <p><b>LOCATION</b> Forrestfield, WA</p> <p><b>SIZE / TENURE</b> 35+ staff   8 years</p> <p><b>OBJECTIVE</b> Preserve liquidity</p>		<p><b>BACKGROUND</b></p> <p>A rapidly growing WA electrical engineering business sought assistance with the purchase of new owner-occupied premises.</p>	<p><b>MANDATE</b></p> <p>Secure the property within tight timeframes while preserving cash flow for day-to-day operations and future expansion.</p>
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**THE CHALLENGE**

The challenge was not simply obtaining approval. It was delivering certainty, speed and flexibility without disrupting the momentum of a rapidly growing business.

- Tight approval and settlement deadlines
- Competitive acquisition environment
- Need to minimise upfront cash contribution
- Liquidity needed for ongoing business growth
- Funding request outside standard lending parameters
- Finance structure needed to support long-term expansion plans

**WHAT WE UNCOVERED**

Baseline identified that the transaction needed to be assessed through the lens of business growth, not just property security. The right structure had to preserve liquidity while still giving the vendor and lender confidence.

<p><b>1</b></p> <p><b>Cash Flow</b></p> <p>A high upfront contribution would restrict working capital needed for expansion.</p>	<p><b>2</b></p> <p><b>Structure</b></p> <p>A standard lending approach risked placing unnecessary pressure on the business.</p>	<p><b>3</b></p> <p><b>Timing</b></p> <p>Approval certainty and lender responsiveness were critical in a competitive process.</p>
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**THE SOLUTION**

- Funding strategy aligned with tight settlement deadlines
- Comprehensive tender across viable funding options
- Direct negotiation with two preferred lenders
- Facilities structured to protect business cash flow
- Client-friendly amortisation profile secured
- Long-term growth ambitions kept central to the process

<p><b>Property Secured</b></p> <p>REQUIRED TIMEFRAME MET</p>	<p><b>Terms Secured</b></p> <p>MARKET-LEADING COMMERCIAL LENDING</p>	<p><b>Cash Preserved</b></p> <p>MINIMAL UPFRONT CONTRIBUTION</p>	<p><b>Growth Protected</b></p> <p>EXPANSION CAPACITY RETAINED</p>
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**FINAL THOUGHT**

Commercial property decisions can shape long-term flexibility. Baseline Finance structures funding solutions that support immediate objectives and future expansion plans.