

**BASELINE FINANCE**

**For many business owners, commercial property ownership is not just about acquiring an asset. It is about creating long-term certainty and building a stronger financial foundation.**

Existing premises | ATO debt resolved | Working capital restructured



<b>CLIENT SNAPSHOT</b> <b>INDUSTRY</b> Electrical services <b>SIZE / TENURE</b> Small business   9 years <b>LOCATION</b> Mandurah, WA <b>OBJECTIVE</b> Own premises + improve structure	<b>BACKGROUND</b> A long-established WA electrical services business sought assistance to purchase the commercial property it had been operating from as tenant.	<b>MANDATE</b> Secure ownership of the premises while resolving ATO debt and replacing expensive short-term credit facilities.
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**THE CHALLENGE**

The transaction was not simply about purchasing a property. It was about improving the overall financial structure of the business at the same time.

- Need to minimise upfront cash contribution
- Existing ATO debt requiring resolution
- Expensive short-term credit facilities impacting cash flow
- Funding structure not aligned with business needs
- Operational flexibility needed during transition to ownership
- Repayments needed to remain sustainable alongside operations

**WHAT WE UNCOVERED**

Baseline identified that the business was using high-cost short-term debt for ongoing working capital. The property purchase created an opportunity to consolidate and restructure multiple funding needs into a more sustainable commercial solution.

<b>1</b> <b>Debt Mix</b> Short-term facilities were being used for ongoing working capital needs.	<b>2</b> <b>Cash Flow</b> Existing facilities were placing unnecessary pressure on monthly operations.	<b>3</b> <b>Ownership</b> Property ownership could be achieved with a manageable repayment profile.
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**THE SOLUTION**

- Gathered and organised required financial information
- Structured funding to minimise upfront cash contribution
- Incorporated repayment of outstanding ATO debt
- Replaced short-term credit with a business overdraft
- Aligned funding with long-term operational needs
- Coordinated the transaction through to settlement

<b>Premises Owned</b> EXISTING LEASED PROPERTY SECURED	<b>ATO Resolved</b> DEBT ADDRESSED IN THE TRANSACTION	<b>Facilities Replaced</b> LOWER-COST WORKING CAPITAL FUNDING	<b>Cash Flow Improved</b> SUSTAINABLE STRUCTURE ESTABLISHED
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**FINAL THOUGHT**

Commercial property ownership can create long-term stability when paired with the right funding structure. Baseline Finance helps business owners align finance with operational needs and long-term objectives.