

BASELINE FINANCE

Helping a new fitness business secure funding to launch with confidence.

Startup launch | Fitout funding | Working capital support



CLIENT SNAPSHOT	BACKGROUND	MANDATE
INDUSTRY Fitness	A startup fitness business sought funding to establish a new gym facility in East Perth.	Fund fitout costs and working capital while guiding first-time commercial borrowers through the finance process.
LOCATION East Perth, WA		
SIZE / TENURE Startup <8 staff		
OBJECTIVE Launch new gym facility		

THE CHALLENGE

The challenge was not simply sourcing funding. It was helping the clients navigate their first commercial transaction while ensuring the business launched on a sustainable footing.

- Startup business with no established trading history
- No existing business cash flows
- Highly competitive industry sector
- First commercial finance transaction for the clients
- Fitout and working capital both required
- Funding flexibility needed alongside sustainable repayments

WHAT WE UNCOVERED

Baseline identified that lender appetite would depend heavily on the strength of the business plan, forecasts and proposed structure. Different lenders viewed startup and fitness exposure very differently.

1 Forecasts The proposal needed clear plans, assumptions and financial forecasts.	2 Appetite Lender views varied significantly across startup and fitness sector exposure.	3 Support The clients required education and guidance through the funding journey.
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THE SOLUTION

- Understood the proposed business model and forecasts
- Assessed fitout and working capital funding needs
- Engaged lenders to identify suitable options
- Compared available structures and commercial terms
- Guided the clients through their first finance process
- Structured facilities to support early growth

Fitout Funded ESTABLISHMENT COSTS SUPPORTED	Capital Secured WORKING CAPITAL FOR EARLY TRADING	Launch Supported FIRST FINANCE PROCESS GUIDED	Terms Achieved COMPETITIVE COMMERCIAL FUNDING
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FINAL THOUGHT

Early-stage businesses need more than access to funding. Baseline Finance helps business owners understand their options and structure funding around operational goals.