

Capital United is a team of professional finance intermediaries committed to achieving the best outcomes for our clients. Through our extensive network of credit providers Australia-wide, we are able to negotiate market leading rates, loan structures and terms & conditions, no matter how complex or straight forward the circumstances or debt structures.

Following are some examples of recent transactions that Capital United have been engaged on and successfully completed. These examples cover Corporate & Commercial, Equipment and Residential debt transactions and provide a brief description of Capital United's role, the nature of the client funding need and outcomes.

Corporate & Commercial | Advisory | Equipment

CAPITAL TYPE	DATE	AMOUNT	FUNDING SOURCE	CAPITAL UNITED ROLE & DESCRIPTION
Working Capital; Property & Equipment Finance; Transactional and Trade Finance	Jan-17	\$43,500,000	Bank	Full tender of existing banking facilities (including transactional). Result: Combined annual interest and banking charges saving of circa \$1m, plus improved ongoing reporting covenants and overall product flexibility.
Property Portfolio Debt & Working Capital Finance	Jun-16	\$50,270,000	Bank	Full banking tender of existing facilities, plus application for increased funding utilising consolidated property equity. Result: An annual interest expense saving of circa \$500k plus improved reporting covenants and product flexibility.
Equipment Finance	Jun-16	\$3,244,000	Bank	Negotiated finance with a Bank for our clients equipment funding needs in the mining services sector. Result: 100% equipment funding secured with optimal pricing, and terms and conditions (a start-up, with secure contracts).
Banking Review	Jan-16	\$21,250,000	Bank	Client engaged the services of Capital United to undertake a banking review of their existing recently negotiated debt facilities on a fee for service basis. The client had a 30+ year relationship with the incumbent lender. Result: Identified areas of additional savings (circa \$80,000 p.a.) and improved reporting covenants. Incumbent bank retained on improved terms and conditions for our client.
Multi-Option: Working Capital; Property; and Equipment Finance	Dec-15	\$6,872,000	Bank	Tender of debt funds required to settle on a land & building purchase, plus provide sufficient working capital for the trading business. Result: Successful bank selected provided market leading debt facilities – rates and terms and conditions.
Property Finance	Sep-15	\$6,500,000	Bank	Tendered funding needs for a vacant property purchase in Adelaide CBD. Result: Bank identified who could provide the required debt funding at market leading rates and conditions.
Asset Sale	Sep-15	\$19,700,000	ASX Listed	Facilitated the sale (on a consultancy basis) of a large freehold and leasehold family owned dairy farm to an ASX listed entity. Result: Successful completion of asset sale.

Residential Transactions

CAPITAL TYPE	DATE	AMOUNT	FUNDING SOURCE	CAPITAL UNITED ROLE & DESCRIPTION
Owner occupier Home Loan	July-16	\$1,840,000	Bank	Assisting a Medical Professional with 2 practices and investment property portfolio to purchase the family home. Result: Negotiated market leading rates and product flexibility.
Residential property debt for investment purposes.	July-16	\$3,300,000	Bank	Site acquisition for future residential property development. Result: Negotiated market leading rates and product flexibility.
Home Loan and Business Borrowings	Apr-16	\$1,640,000	Bank	Engaged to source the most suitable home loan and business borrowings that did not involve linking the clients principal home as property security to the business debt. Result: Negotiated stand-alone owner occupied home loan and business facility secured against the business with no property security linkage, at market leading rates and terms and conditions.
Residential Investment and Owner Occupier Debt	Jan-16	\$2,160,000	Bank	Self-employed professional with proven track record as self-employed, however, in the early stages of a start-up company, engaged our services to review existing home loans (investment and owner occupier) and increase investment borrowings. Result: Negotiated market leading rates, facility structure, and increased borrowings.
Residential Owner Occupier and Investment debt plus Business Borrowings	Dec-15	\$2,650,000	Bank	Engaged to assist a couple with existing investment property debt, home loan debt and business borrowings, with a need for increased finance to purchase a franchise business. Result: Identified a Bank who could provide the required debt funding at market leading rates, improved loan structure, and product flexibility to cater for future growth plans.
Residential Property Investment Portfolio and Owner Occupier Debt	Sept-15	\$5,145,000	Bank	Tendered existing debt facilities. Result: Complete loan restructure, interest savings of circa \$45,000 per annum, improved product flexibility and increased limits.

This document highlights our larger recent corporate, commercial and residential debt transactions. Please note that Capital United also facilitates transactions starting from \$250k, and we value all of our clients funding needs equally. We place our clients at the centre of everything we do. For more information refer to www.capitalunited.com.au

Team & Contact Details

Please do not hesitate to contact us if you have any questions or would like to discuss how we might be able to assist.



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