



Company Overview 2026

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With over two decades of proven success, NWC Finance delivers urgent funding — when certainty matters most.

About Us

Providing tailored lending solutions since 2004, NWC Finance specialises in flexible funding solutions for companies and corporate entities across Australia and New Zealand. With expertise in property and asset-backed lending, we provide access to immediate financial solutions within 5 business days.

Fast Decision Making

As an independently owned and operated fund, NWC's partners make all decisions in-house, enabling faster deal approvals without delays.

Geographic Locations

Servicing all locations within Australia and New Zealand.

Guaranteed Funds at Settlement

For decades, NWC has never missed a settlement due to inadequate funds. Once due diligence is completed we guarantee your funds availability at settlement, on time and in full.

Cross-collateralisation

NWC's flexible approach enables accurate valuation of asset portfolios and cross-collateralisation across diverse asset classes—including property, plant and machinery, equipment, vehicles, business stock, and overall business value.

Cash Out

We are one of the few financial institutions with the ability to provide an uncapped cash out limit within a short period of time.

Genuine Valuations

Valuations are conducted by certified, independent panel firms to provide a professional and unbiased assessment.



Loan Structure & Qualification – Understanding the NWC Finance Product Matrix

NWC Finance operates as a solution-based business - the right security, terms and strategy to ensure fast, flexible and reliable funding tailored to your needs.

“MNSA has partnered with NWC for over 10 years...
NWC’s professionalism and expertise make them a trusted
leader in the industry.”

Mark Schiliro, Director of MNSA Accountants

Security & Loan types

Security Type

- » Property:
 - 1st and 2nd Mortgages, Rural, Residential, Commercial, Industrial, Vacant Land
 - » Plant & Equipment
 - » Cars & Boats
 - » Shares
 - » Rent Roll
 - » Business Value
 - » Specialised Security
-

Cross-collateralisation

NWC Finance unlocks the full value of a client's asset portfolio by cross-collateralising across multiple asset classes. We go beyond property and physical assets to include business value, maximizing available equity and delivering flexible funding solutions based on the complete strength of the client's holdings.

Time Distress

- » Notice to Complete / Rescission Notice
- » Property Option Finance
- » Cash Out
- » Refinance
- » Residual Stock
- » Director Penalty Notice

Financial Distress

- » Distressed Construction Loans
 - » Tax Debt
 - » Creditor Payouts
 - » Receivership
 - » Wind-Up Notices
-

Business Growth

- » Unlock equity from existing assets to fund business growth
 - » Seize investment opportunities with fast, short-term finance
 - » Support cash flow during large transactions or expansions
 - » Fund high-return projects to maximise profitability
 - » Restructure or consolidate debt to free up capital for new ventures
-

Product Overview

All decisions are made entirely in-house - from application to settlement - enabling settlements within 24 hours when needed.

Minimum Loan Amount	\$100,000
Maximum Loan Amount	\$50,000,000 [Larger loans considered]
Term	1 to 6 months [Rollovers possible]
Borrower	Incorporated Entity
Security	Property: Rural, Residential, Commercial, Industrial, Vacant Land, Plant & Equipment, Boats, Cars, Shares, Rent Roll, Business Value, Specialised Security. We can cross-collateralise any of the above.
LVR	Up to 70% [Higher LVR can be considered]
Use of Funds	Business & Commercial / Purchase or Refinance Unlimited Cash Out / Business Cash Flow
Interest Rates	From 1.0% per month
Establishment Fee	From 2.2%
Location	Australia & New Zealand [LVR may vary]
Turnaround Time	1 to 5 business days

Key Metrics of a Deal

Every deal is unique - understanding the borrower, security, loan structure, and timeline ensures we tailor the right funding solution with speed and certainty.

Borrower	Who is the Borrowing Entity? Who are the Company Directors?
Purpose of Funds	What will the funds be used for? Short summary of the deal?
Asset Used as Security	Address? What is the asset type?
Asset Value	What is the proposed value? Are there any previous valuations?
Asset Debt(s)	What is current debt on the security?
Company Director(s)	What are the Borrowing company assets and liabilities?
Assets & Liabilities	
Loan Amount Request	What are the net funds the borrower requires?
Loan Term	Term of the loan required?
Settlement Timeline	What date is the client's settlement deadline?

Loan Criteria

- » Commercial Purpose
- » Company Borrower
- » Settlement Deadline
- » 1 to 6 months Term
[Rollover options available]
- » Up to 70% LVR
[Higher LVR can be considered]
- » Exit Strategy
- » Acceptable Property Security
[Ability to cross-collateralise multiple asset classes]

Loan Process

1. Application

Client to complete application form that includes details of the transaction along with any supporting documents.

2. Application Assessment

Once your application is received an assessment will be completed within 1 hour of receipt of information and a decision will be provided.

3. Offer Letter Issued

A letter of offer will be issued within the hour.

4. Due Diligence & Valuation

Once the offer is executed, a certified independent valuer is engaged, and our internal due diligence will commence concurrently.

5. Loan Documents Issued

Due diligence has been satisfactorily completed in accordance with NWC's requirements. Loan documents can be issued concurrently with the valuation in progress to streamline the process and efficiently manage the client's settlement requirements.

6. Settlement

Once all steps above are satisfied and the loan documents have been executed, approved and returned to our solicitors, settlement can occur.

“ERA Legal has worked with NWC for almost the last 10 years. If you need capital for commercial transactions that you need to settle on short notice, you should look to NWC who are keen, ready and able to settle.”

Daren Anderson, Managing Director at ERA Legal



Documentation Required

To ensure each transaction proceeds smoothly and in compliance with Australian laws and regulations, we require the following details from our clients.

Completed Application Form

NWC Finance provides an online application form, available on our website.

Identification Verification (Documents Must Have Applicants Name)

100 Points of ID Required (using a combination of the following):

- » Current Passport
- » Birth Certificate
- » Drivers License (Front and Back)
- » Medicare Card
- » Citizenship Certificate

Documentation Checklist for Loan Scenarios

NWC Finance offers funding solutions across a range of loan types. Each loan scenario is unique and may require specific documentation for internal assessment. While requirements can vary, the following list outlines commonly requested documents for loan evaluation (note: this list is not exhaustive).

Property Acquisition:

- » Contract of Sale
- » Put and Call Option Deed
- » Evidence of Deposit Paid
- » Previous Valuation if Applicable

Creditor Impairment:

- » Copy of Creditor Bill i.e. DPN
- » Council Rates
- » Water Bill
- » Previous Valuation if Applicable

Business Growth / Investment:

- » Contract of Sale
- » Cash Flow Projections 2 Years
- » Business Plan
- » Previous Valuation if Available

Distressed Construction:

- » Fixed Price Build Contract
- » Pre-Sales Schedule / Pre-Sale Contracts
- » Developers CV
- » Previous Valuation if Applicable

Please note: to ensure a smooth and timely settlement process, it's essential to provide the required information as early as possible.



Our Team at NWC Finance Expertise, Speed & Certainty

Our core team is the trusted partner for brokers, businesses, and investors across Australia and New Zealand. Backed by deep expertise and a hands-on approach, we're known for clear communication, agile decision-making, and delivering exactly what our clients need—when they need it.



Driven by Impact, Backed by Voices

"As one of Australia's leading aggregators... We're proud of our successful partnership with NWC, and are impressed with the speed, flexibility, and reliability they constantly demonstrate for their customers, no matter the deal complexity."

Simon Bednar, CEO at Finsure

"I've known the principals of NWC for over 25 years. When you've been lending in the short-term space for decades and you want results while being treated like family, you'll find that here."

Peter White, Managing Director at FBAA

Company Timeline

\$2B+

In Settled Loans

1,000+

Successful Clients

150+

Years Experience
Combined in
Lending Experience

2004

- » Founded by Domenic Morello and Joe Morello
- » Silvio Morello joins the team

2011

- » Rosa Petrolo joins the team
- » Ilija Zutic joins the team
- » Glynn Bruce joins the team

2018

- » Joe Costa joins the team

2019

- » Felicity Atkins joins the team

2024

- » Caterina Martinis joins the team
- » Thomas Barker joins the team
- » Benjamin Wickett joins the team

2025

- » Emily Woodrow joins the team
- » NWC Finance launched into New Zealand

Meet the team behind NWC Finance



**Partner,
Co-Founder**

Domenic Morello

Domenic is the co-founder and partner of NWC Finance, built with his brother into the largest immediate finance lender in Australia since 2004.

He is known for his strategic vision, innovative solutions, and extensive network for complex business challenges.



**Partner,
Co-Founder**

Joe Morello

Joe is the co-founder and partner of NWC Finance, with over 20+ years of industry experience, Joe has successfully led NWC's business development team through some of the most complex deals in Australia and New Zealand.

His industry experience and strong reputation have enabled NWC to form strategic relationships with key broker aggregations and firms.



**Director of Strategic
Partnerships**

Silvio Morello

Silvio has been with NWC Finance since 2004, leveraging over 20 years of marketing, branding, and lending expertise to build strategic partnerships.

He works with brokers, investors, and businesses to create lasting relationships, deliver tailored funding solutions, and maximise opportunities across industries.



**Operating
Officer**

Caterina Martinis

Caterina joined NWC in 2024, bringing 15+ years of experience working across Legal, Finance, Risk Management, and Technology.

She excels in driving operational excellence, revenue growth, transformational change, and high-performing team development.



The griffon, a mythological creature with a lion's body and eagle's head and wings, symbolizes strength, wisdom, vigilance, and authority, historically known as a guardian of treasure and protector of stability.

At NWC Finance, the griffon symbolizes our core values: **strong decisions, wise deal structuring, vigilant client protection, and decisive action**. Like the griffon, we are trusted guardians, delivering **stability** and **confidence** in every deal.



**Senior Business
Development Manager**
Joe Costa

Joe joined NWC in 2018 as a Credit Manager and promoted to Business Development Manager. Joe partners with clients across NSW and NZ regions, excelling in Receivership/ Liquidation and 2nd mortgage solutions.



**Senior Business
Development Manager**
Ilija Zutic

Ilija joined NWC in 2011, specialising in complex transactions particularly commercial ventures and option finance, helping property investors finance 100% of land purchases, recognising growth potential.



**Senior Business
Development Manager**
Glynn Bruce

Glynn joined NWC in 2011, building a network of 7,000+ brokers. He brings deep expertise in complex transactions, unlocking value in niche assets, structuring second mortgages, and securing higher LVRs.



**Business Development
Manager**
Benjamin Wickett

Benjamin joined NWC in 2024 and brings expertise in sales, operations, and relationship management, with a background in real estate, startups, and supply chain management.



**Marketing &
Events Manager**
Emily Woodrow

Emily joined NWC in 2025 with a background in finance and a Master's in Digital Marketing. She brings a strategic, solutions-focused mindset to shaping our brand narrative, developing high-impact collateral to deliver measurable, client-driven results.



**Senior
Credit Analyst
Thomas Barker**

Thomas joined NWC in 2024. Originally from New Zealand, he leads our Credit function and leverages his extensive experience in law, business development, and finance to deliver a results-driven approach, helping clients achieve their lending needs.



**Executive &
Compliance Manager
Rosa Petrolo**

Rosa joined NWC in 2011, bringing over 20 years of experience in financial services, including owning her own brokerage firm. Rosa excels in compliance and client onboarding, ensuring exceptional client outcomes.



**Client Services
Manager
Felicity Atkins**

Felicity joined NWC in 2019, with over a decade of expertise in client relations and administrative management. She plays a pivotal role in supporting the Business Development and AML team, always prioritising client needs.

"NWC and Rosa are trusted partners in assisting clients with funding and quick turnaround times. As a director, I have worked with NWC for over 10 years, and they have always come through with our client's' funding when required."

James Leslie-Watt, Director at Corson Fiske

"Ilija was instrumental in ensuring the success of a recent transaction where timing was absolutely critical. Thanks to his dedication and collaborative approach, we achieved a smooth and timely settlement - a great outcome for all involved."

Steven Tropoulos, Group Director at Highfield Private

Proven Results

No two deals are the same. At NWC Finance, we create custom financial solutions, structuring every loan to fit the client's needs.

Deal Highlights

» Business

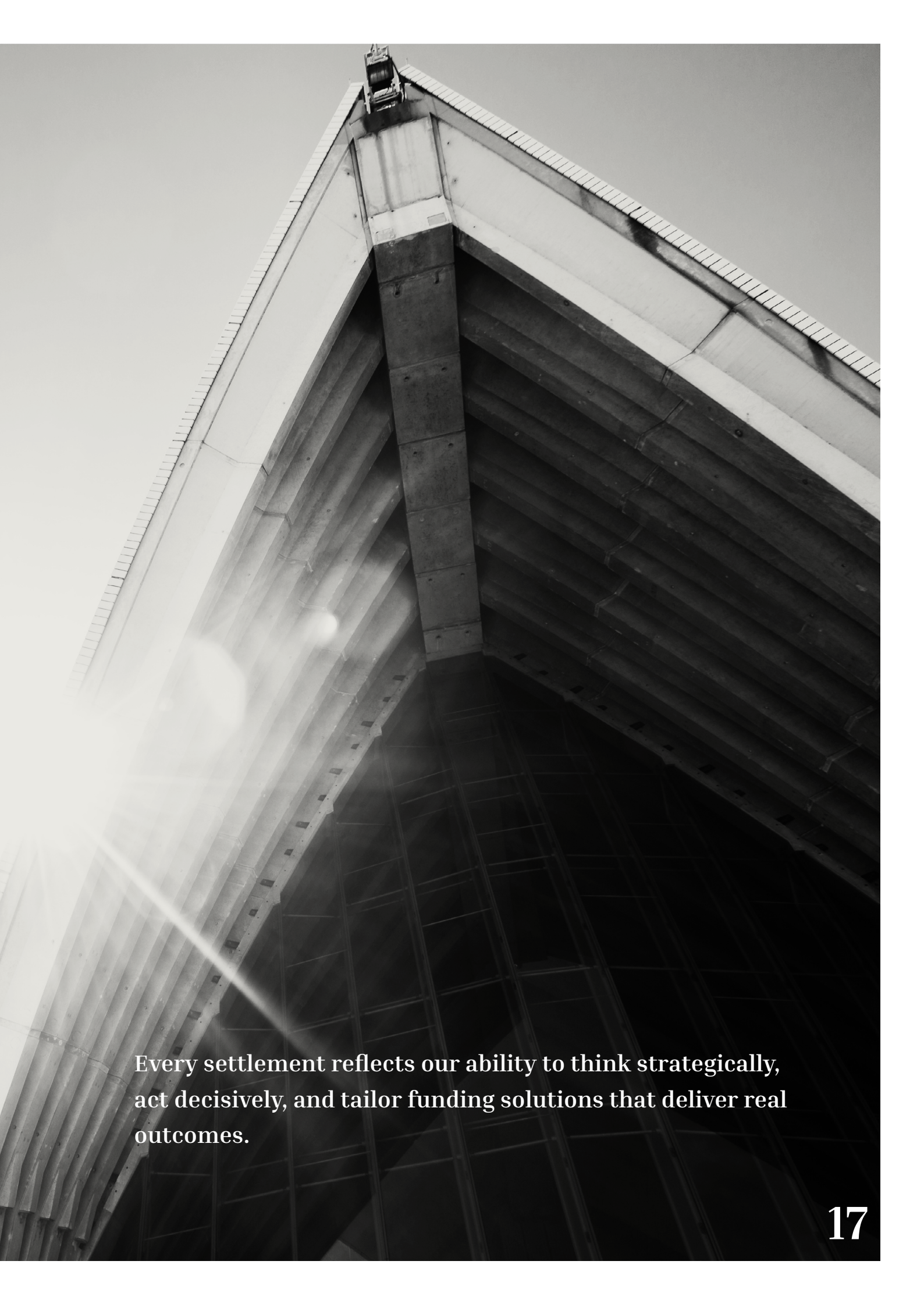
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» Property

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Every settlement reflects our ability to think strategically,
act decisively, and tailor funding solutions that deliver real
outcomes.

Investment Opportunities

\$21 Million to Secure a Mining Business

Loan = \$21,000,000

LVR = Multiple against different assets

Security = Cross-collateralise business value, mine, property, equipment

Term = 6 Months

Settlement time = 5 Days

Exit Strategy = Refinance

Situation:

NWC was engaged to assist in securing financing for a mining project in North Perth. The client needed to fund site rectification works and demonstrate sufficient trust funds to move the deal forward. The mine's operations included yellow goods equipment onsite.

Solution:

NWC was able to provide them with the funds they needed based on a true valuation of their mine's worth (versus deflated amounts offered by the banks).

Outcome:

NWC's funding enabled the client to secure the deal and obtain \$120M USD in long-term financing from a Tier 1 lender to operate the mine. To meet the Tier 1 lender's requirements, the client needed immediate cash flow to sustain mining operations and boost productivity.

\$3.25 Million to Secure a New Business

Loan = \$3,250,000

LVR = 50%

Security = Cross-collateralise - business value, & property

Term = 2 Months

Settlement time = 5 Days

Exit Strategy = Sale of Assets

Situation:

A construction industry client urgently needed funding to complete the acquisition of a new business. With only five days remaining to settle, they faced the risk of losing their deposit and future income from the purchase.

Solution:

NWC was able to provide the client 100% of the business purchase price via a cross-collateralised facility of 1st and 2nd mortgages against the clients properties.

Outcome:

NWC enabled the client to acquire the business while saving \$300K in down payments, allowing them to begin generating profits within months. This financial support was instrumental in driving the business's expansion according to their growth plan.

Growth

\$700,000 Plant & Equipment Purchase

Loan = \$700,000

LVR = 58%

Security = PPSR over equipment and two caveats

Term = 2 Months

Settlement time = 48 Hours

Exit Strategy = Refinance

Situation:

A mining company based in North Perth required urgent funding to purchase a horizontal grinder for a major contract. Traditional leasing providers were unable to meet the tight deadline.

Solution:

NWC Finance secured funding via a PPSR over the new grinder and caveats over additional assets, releasing funds within 48 hours.

Outcome:

Acquiring the horizontal grinder allowed the client to maintain steady progress on the project and meet all contract requirements on time. NWC Finance was instrumental in providing urgent funding when traditional leasing companies couldn't meet the tight deadline. Their swift support prevented disruptions to the client's workflow and ensured productivity remained consistent throughout the contract period.

\$15 Million Cross-Collateralisation

Loan = \$15,000,000

LVR = 65% on land, 50% on plant, equipment, and vehicles

Security = 1st and 2nd mortgages over multiple properties, plant, equipment, and vehicles

Term = 6 Months

Settlement time = 3 Days

Exit Strategy = Asset sales, business trading, and refinance

Situation:

A construction equipment operator based in Western Australia faced the threat of receivership due to delayed debtor payments and overdue repayments to a private lender. The cash flow shortfall placed significant pressure on the business's operations and financial stability.

Solution:

NWC Finance secured a consolidated facility over properties, plant, equipment, and vehicles, providing urgent funds to trade out of the situation.

Outcome:

NWC Finance was instrumental in helping the client repay all creditors and consolidate debt into a single, manageable facility. This allowed them to refocus on operations, improve cash flow by selling down assets, and ultimately refinance with a mainstream lender.

Creditor Impairment

Refinance

\$15 Million For A Farming Rescue

Loan = \$15,000,000
LVR = 65%
Security = Property, Plant & Equipment
Term = 6 Months
Settlement time = 5 Days
Exit Strategy = Refinance through the incoming primary lender

Situation:
A farming client urgently required finance to repay Suncorp and 40 creditors, as mounting incomplete repayment fees placed significant pressure on their operations.

Solution:
NWC Finance structured a first mortgage facility secured against the client’s farm, Airbnb properties, and equipment, enabling full debt repayment and a seamless transition.

Outcome:
The clients successfully retired, and the next generation took ownership of the farms. With Suncorp and 40 other creditors paid out, the family achieved a clean transition and long-term financial stability.

Tax Debt

\$1.2 Million

Loan = \$1,200,000

LVR = 65%

Security = Cross-collateralisation

Term = 6 Months

Settlement time = 48 Hours

Exit Strategy = Refinance through the incoming primary lender

Situation:

A client operating a highly successful exporting manufacturing business in Queensland approached NWC Finance with an urgent funding request. The client's incoming mortgagee imposed a last-minute condition requiring the immediate repayment of a \$1.2 million tax liability to the Australian Taxation Office (ATO).

Solution:

NWC Finance promptly assessed and valued the client's commercial assets, enabling the swift provision of funds through a second mortgage facility. The entire process, from initial enquiry to settlement, was completed within 48 hours.

Outcome:

The \$1.2 million ATO debt was settled within 48 hours, enabling the primary loan to proceed. Without this repayment, the client faced liquidation and an inability to continue trading. By resolving the debt promptly, the client avoided operational disruption, secured necessary funding, and preserved a strong relationship with both the ATO and their lender.

\$2 Million for a Major Acquisition

Loan = \$2,000,000

LVR = 65%

Security = Residential Property

Term = 6 Months

Settlement time = 4 Days

Exit Strategy = Refinance

Situation:

A property investor with significant assets but limited cash flow was facing a critical five-day deadline to settle GST on a major acquisition. With an existing ATO debt preventing access to additional funding, a swift and strategic solution was essential.

Solution:

We provided a short-term funding facility to cover the GST liability within the required five-day timeframe. This allowed the client to complete the acquisition without delay, despite the outstanding ATO debt. With the immediate pressure resolved, the client was then able to secure longer-term funding and proceed with their investment strategy.

Outcome:

The client, a property-rich investor, experienced a temporary cash flow constraint at a critical time. We stepped in with timely funding, enabling the GST payment to be made on schedule. As a result, the client was able to secure the additional financing they required without delay.

Receivership

\$33 Million Rescue Solution

Loan = \$33,000,000

LVR = 80%

Security = 51 Properties

Term = 3 Months

Settlement time = 72 Hours

Exit Strategy = Partial sell down of Portfolio followed by refinance to mainstream facility

Situation:

Following the mortgagee's refusal to extend further funding, the client's partially completed development site was placed into receivership, thereby placing their entire nationally distributed property portfolio at risk and exposing \$8,000,000 in assets to potential loss.

Solution:

NWC Finance refinanced 51 properties, paid out caveats, and secured 80% LVR with a first and second mortgage. Mortgage documents were issued in 48 hours, and settlement was completed in 72 hours.

Outcome:

NWC Finance successfully facilitated the client's removal from receivership, enabling them to resume operations, continue development, and strategically sell assets. This allowed the client to sell properties on their own terms at market value, rather than through distressed sales imposed by the receiver, transforming a period of financial distress into long-term stability.

\$54 Million Development Site Amalgamation

Loan = \$54,000,000

LVR = 65% of the amalgamated site value

Security = Property

Term = 3 Months

Settlement time = 72 Hours per property

Exit Strategy = Sale

The Situation:

The client was in the process of acquiring 16 commercial properties over several months to consolidate a significant development site located in Sydney's North Shore. They required a funder capable of meeting stringent option deadlines within 72 hours. Unfortunately, the client lost a \$5.4 million deposit due to these constraints.

The Solution:

NWC Finance assessed both individual property values and the future combined site value, funding each settlement on market value, not option price, ensuring timely completions.

The Outcome:

The client successfully settled all properties, secured development approval, and sold the consolidated site for \$90 million, realising a substantial profit of \$36 million, capitalising on an initial acquisition made in the 1950s.

\$6 Million Urgent Private Lender Payout

Loan = \$6,000,000

LVR = 65%

Security = Property

Term = 3 Months

Settlement time = 3 Days

Exit Strategy = Refinance

Situation:

The client, a construction product distributor based in Western Sydney, was facing the expiry of a high-cost private lending facility, the imminent appointment of a receiver, and multiple caveats obstructing settlement. Failure to resolve these issues would have resulted in significant default interest, penalty fees, and substantial receiver costs.

Solution:

NWC Finance negotiated with all stakeholders, removed caveats, and settled the refinance within the required time frame.

Outcome:

The client avoided escalating costs by securing a timely refinance to support their future plans. NWC's solution prevented the appointment of an external administrator, which would have triggered significant costs, default interest, and penalties from the private lender, potentially jeopardising the ongoing operation of their trading business.

\$17 Million to Refinance An Existing Private Facility

Loan = \$17,000,000

LVR = 65%

Security = Development site, residential and commercial properties.

Term = 6 Months

Settlement time = 7 Days

Exit Strategy = Refinanced

Situation:

The company, based in New Zealand's North Island, was facing the expiry of a high-fee facility, while their existing lender declined to provide additional funding required to commence land subdivision works.

Solution:

Refinanced the existing facility, reducing costs for the client and advancing additional funds to begin preliminary works. The loan was secured against the main site, residential properties, and some commercial assets.

Outcome:

With the support of NWC Finance, the client successfully refinanced through a mainstream lender. This funding enabled the completion of preliminary works and advanced the project to a stage suitable for transitioning into a construction facility refinance. The client ultimately achieved a 20% profit margin on the development.

\$500,000 Deed Of Company Arrangement

Loan = \$500,000

LVR = 65%

Security = Property

Term = 3 Months

Settlement time = 72 Hours

Exit Strategy = Refinance

Situation:

The owner of a concrete company had fallen behind on creditor repayments and was at risk of legal action. With the business under significant financial distress, traditional lenders were unwilling to offer support.

Solution:

To resolve the issue, the client entered into a Deed of Company Arrangement (DOCA), successfully negotiating reduced settlements with creditors. Working alongside their accountant, an agreement was structured using our in-house facility to enable the payment plan through a cash-out solution.

Outcome:

NWC Finance developed a cross-collateralised financing solution by securing a second mortgage on the client's property and registering charges against the company's concrete trucks. This strategic approach enabled the business to settle outstanding creditor obligations, secure refinancing, and resume operations with enhanced financial stability.

Wind-Up Notices

\$1 Million

Loan = \$1,000,000

LVR = 75% on property, 60% on trailers and business value

Security = Cross-collateralisation of property, trailers, and business value

Term = 6 Months

Settlement time = 24 Hours

Exit Strategy = Refinance

Situation:

The client, a successful transport and logistics operator based in South Australia, was unexpectedly served with an ATO wind-up notice for an unpaid tax debt they were unaware of. They urgently required funding within 24 hours to resolve the issue and protect their business.

Solution:

NWC Finance cross-collateralised the client's unencumbered trucks, trailers, and business goodwill to secure the loan and release funds quickly.

Outcome:

With NWC Finance's support, the client paid off the tax debt, avoided liquidation, and continued trading. They later refinanced through a traditional leasing facility. Freed from immediate financial pressure, the directors were able to refocus on operations—leading to significant improvements in cash flow and trading performance, ultimately enabling a successful refinance with a second-tier lender.

Property

Acquisition

\$6 Million to Secure a Urban Growth Zone Site

Loan = \$6,000,000

LVR = 70%

Security = Cross-collateralise - business value, & property

Term = 3 Months

Settlement time = 4 Days

Exit Strategy = Refinance

Situation:

A property developer in North-West Victoria encountered a critical funding shortfall when their lender abruptly withdrew just days before settlement on a UGZ site. The lender's investors declined to exceed their conservative loan-to-value threshold for land, leaving the door open for a competing, though lower, offer. With limited cash reserves, the client faced a serious risk of losing the deal and forfeiting their 10% deposit.

Solution:

NWC provided a short-term, interest-only facility with full due diligence support, settling the deal in just four business days—even across the Easter and ANZAC break.

Outcome:

NWC played a pivotal role in securing the timely \$11M acquisition, preserving the deal and alleviating significant financial pressure for the client. Our strategic support was instrumental in unlocking a substantial upside, enabling the client to realise development profits on the back-end and fully capitalise on the opportunity, rather than losing the property.

\$1.4 Million to Secure a Northern Beaches Property

Loan = \$1,400,000

LVR = 65%

Security = Residential Property

Term = 2 Months

Settlement time = 5 Days

Exit Strategy = Sale of Assets

Situation:

A client from a Sydney-based law firm had committed to a \$4 million property purchase in the Northern Beaches. While they had equity in a North Shore property, unexpected end-of-financial-year expenses left them short on liquidity. They required \$1.4 million in short-term funding to secure the settlement and bridge to a planned refinance.

Solution:

NWC Finance structured a \$1.4 million bridging loan secured against their North Shore property, supported by multiple guarantors. The facility was designed to cover the funding gap for two months until the refinance with a major lender was completed.

Outcome:

Settlement was completed within five days, enabling the \$4 million acquisition to proceed on schedule. The client avoided costly delays, safeguarded their reputation, and successfully transitioned into a long-term funding solution. Had the settlement not occurred on time, they would have faced a notice to complete, triggering penalty interest typically calculated at 8% per annum, charged daily.

Rescission Notice

\$12.5M Million to Purchase a Urban Growth Zone

Loan = \$8,125,000
LVR = 65%
Security = Property
Term = 6 Months
Settlement time = 6 Days
Exit Strategy = Refinance

Situation:

A borrower required \$8.125 million in funding to complete the acquisition of a strategically located parcel of land within an Urban Growth Zone (UGZ) in eastern Victoria. The site represented a significant development opportunity, but the borrower faced a tight settlement deadline and required fast, flexible capital to secure the asset and move forward with their plans.

Solution:

NWC Finance paid out the existing lender and provided progress drawdowns to complete the project within 6 days of application.

Outcome:

Settlement was achieved in time, giving the client the breathing room needed to secure a two-year facility through a private funder. This structure allows them to await rezoning approval before moving forward with construction plans, positioning them to benefit from the typical uplift in land value that accompanies rezoning. Without our intervention, the client stood to lose \$1.25 million.

Notice To Complete

\$6.5 Million

Loan = \$6,500,000
LVR = 65%
Security = 1st mortgages over 3 properties
Term = 1 Week
Settlement time = 2 Days
Exit Strategy = Refinance

Situation:

A client, an SME property developer, required urgent settlement within three days on three optioned properties in Lane Cove after receiving a Notice to Complete. Timely action was critical to protect their \$650,000 deposit, preserve the DA approval, and secure the project's development profit. Without the support of NWC Finance, the client would have forfeited the deposit and risked losing the entire opportunity.

Solution:

NWC Finance approved the transaction within an hour, conducted due diligence, instructed valuations, and issued legal documentation, securing funds within 48 hours.

Outcome:

The client settled on time and refinanced a week later with their intended major bank. NWC Finance's timely support preserved their \$650,000 deposit and secured all three development sites. Our funding bridged the gap to a Tier 1 lender, enabling the client to retain a forecasted \$3 million in development profits that would have otherwise been lost.

\$4,200,000 Million Notice to Complete

Loan = \$4,200,000

LVR = 65%

Security = Rural, Residential &
Commercial Property

Term = 3 Months

Settlement time = 5 Days

Exit Strategy = Refinance

Situation:

The client, a self-employed individual, had committed to purchasing a rural property to operate their business from. However, their lender was unable to meet the settlement deadline, resulting in a rescission notice being issued.

Solution:

NWC Finance completed valuations on six properties, navigated delays caused by the client's incomplete documentation, and proactively managed vendor expectations to keep the deal on track.

Outcome:

NWC Finance successfully settled the acquisition, providing funding that exceeded 100% of the purchase price. This not only secured the client's rural business premises but also delivered immediate access to capital for setup and operational expenses. As a result, the client was able to launch operations promptly and begin generating forecasted annual profits of \$1.2 million.

\$680,000 Notice to Complete

Loan = \$680,000

LVR = 45%

Security = Residential

Term = 3 Months

Settlement time = 5 Days

Exit Strategy = Refinance

Situation:

A property developer agreed to purchase a residential property with DA approval for a duplex but missed settlement and had five days left on a Notice To Complete.

Solution:

NWC Finance provided the client with a \$680K first mortgage facility to settle the property purchase within five days, with a loan term of three months.

Outcome:

Settling on time preserved the developer's \$300K deposit and gave him the opportunity to secure construction finance, commence building, and move toward realising development profits of 22%.

Option

\$12.48 Million, 95% LVR Urgent Acquisition

Loan = \$12,480,000

LVR = 95%

Security = Property value at today's value, not purchase price

Term = 1 Month

Settlement time = 3 Days

Exit Strategy = Sale of Property

Situation:

A Melbourne-based entrepreneur and property investor urgently required nearly 100% funding to complete a property acquisition after their original lender withdrew at the last minute. With settlement imminent and the deal at risk of rescission, NWC Finance stepped in to provide a swift solution. Without our support, the client stood to lose multiple option instalments totalling \$2 million.

Solution:

NWC Finance provided a first mortgage and settled within 3 days. Due to a higher property valuation, we extended funding to 95% LVR.

Outcome:

With the option nearing expiry, the client faced the risk of losing a lucrative on-sale contract valued at 2.5 times the original purchase price. They required urgent funding at close to 100% of the purchase price to settle and gain time to complete the GAIC process and finalise the on-sale. The transaction ultimately delivered a profit of approximately \$15 million.

\$6 Million Option

Loan = \$6,000,000

LVR = 65%

Security = Purchase property, and 2 other commercial properties

Term = 1 Month

Settlement time = 2 Days

Exit Strategy = Refinance

Situation:

The client, based in Melbourne and operating in the automotive parts distribution industry, had committed to a property purchase with a 20% deposit already paid. The property offered a strong yield, and the client was eager to avoid losing both the deposit and the potential rental income of 5% per annum. Their option was about to expire, but they weren't in a position to meet the required deadlines through traditional lenders, as their financials had not yet been finalised.

Solution:

NWC Finance provided a first mortgage over the property purchased, and a second mortgage over two other properties in order to maintain our 65% LVR.

Outcome:

The client successfully completed the acquisition on time and secured refinancing with a major bank within three weeks, allowing them to resume operations immediately.

Distressed Construction

\$7 Million to Complete Construction

Loan = \$7,000,000
LVR = 75% (with 100% debt coverage in pre-sales)
Security = Property
Term = 6 Months
Settlement time = 6 Days
Exit Strategy = Sale proceeds and refinance

Situation:
A borrower required funding to complete a 20-townhouse development after cashflow issues delayed progress, and traditional lenders couldn't meet the timeline.

Solution:
NWC Finance paid out the existing lender and provided progress drawdowns to complete the project within 6 days of application.

Outcome:
The project was completed, occupancy certificates were issued, and the borrower repaid the facility through presales and a residual stock facility.

\$200,000 Cash-Out Solution

Loan = \$200,000
LVR = 65%
Security = Property
Term = 3 Months
Settlement time = 5 Days
Exit Strategy = Sell-down strategy

Situation:
NWC Finance assisted a Victoria-based property developer with a cash-out solution to finalise a key phase of a larger development project.

Solution:
NWC Finance delivered a tailored cash-out solution that allowed the client to unlock capital tied up in existing assets. This strategic funding enabled the timely completion of a critical phase in their development project, ensuring uninterrupted operations, maintaining project momentum, and positioning the client for continued progress toward full completion.

Outcome:
To support the client's goals, NWC Finance facilitated the release of equity from an industrial property, providing crucial funding to complete a time-sensitive phase of the project.



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