

# BUILDING FIT-OUT FINANCE SOLUTIONS

Need funds for your commercial, retail or hospitality fit-out? As one of Australia's leading fit-out finance providers, Northquest can help.

Whether it's your office space, commercial premises, retail business or hospitality venue, we have the experience and expertise to tailor the right funding solution for your needs.



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We help you invest in a modern, professional fit-out without tying up your valuable cash. This means you can preserve your capital for other more profitable areas of your business, and enable your staff and customers to enjoy the immediate benefits of a new fit-out.

## Benefits of fit-out finance

Regardless of whether your premises need a re-refresh, upgrade or completely new fit-out, financing your project is the smart way to go. Not only does it preserve your cash, it also simplifies your budget planning and allows you to get on with business much sooner.

Additionally, a financing solution allows you to offset the cost of your fit-out against future business income, which removes the burden of sourcing and spending upfront capital.

Benefits of a Northquest fit-out finance solution:

- Avoid large upfront capital outlays
- Preserve your cash for other more profitable business purposes
- Consolidate all your costs into one simple finance package, including architectural fees, builder fees, fixed and non-fixed assets, electrical, paint, furniture, equipment etc.
- Flexible terms and fixed repayments to simplify your budgeting and planning
- Upgrade schedules to help maintain a modern look and feel for your premises

## Why choose Northquest?

Northquest is an innovative solutions management company that opens up new growth opportunities for our clients. We enable businesses and governments to improve the critical infrastructure necessary to support and grow their organisations.

We do this by owning and assisting you in managing infrastructure and systems, delivering improved outcomes to you and your business. We are also able to take on the ownership of depreciating assets on your behalf such as IT&T and software products. Our focus on sustainability helps our clients reduce their energy consumption, reduce their carbon footprint and reduce their overall costs.

Our team is comprised of industry experts with unrivalled capability across a broad range of industries, which means we understand your challenges and customise our solutions to suit your specific needs.

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## Like to know more?

For more information on how Northquest can help finance your commercial or retail fit-out, please visit [www.northquest.com.au](http://www.northquest.com.au) or call 1300 766 694.

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## Case study

**With nearly 50,000 members, the Queensland Nurses' Union (QNU) represents nurses and midwives working in public health, private health and aged care throughout Queensland.**

### Problem

The QNU was seeking to upgrade an investment property in Brisbane to enable them to offer leasing for new tenants. The project had a tight timeframe and as such, needed fast credit turnaround and professional vendor management. What's more, the QNU's incumbent bank was unable to provide the flexibility and price required for the project.

### Solution

In partnership with ME Bank, Northquest financed 100% of the fit-out on an unsecured basis. This meant the QNU was able to preserve its cash and bank lines for working capital. Northquest also liaised with all the vendors involved in the fit-out to ensure prompt invoice payments.



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