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LOANEDGE PRACTICAL GUIDE

Commercial Fit-out Funding Checklist

Use this before approaching a lender. It helps separate the build, equipment and opening cash needs so the finance can be structured around the whole project.

1. DEFINE THE PROJECT

- [ ] Final or near-final fit-out quote with an itemised scope
- [ ] Lease commencement, access, build and target opening dates
- [ ] Landlord contribution, incentive or rent-free period confirmed
- [ ] Council, certification, design and approval costs identified
- [ ] Contingency allowed for changes, delays and cost movement

2. SEPARATE THE COSTS

- [ ] Building works, services, flooring, lighting and joinery
- [ ] Equipment and machinery listed separately by supplier
- [ ] Furniture, technology, signage and point-of-sale systems
- [ ] Professional, certification and project-management costs
- [ ] Stock, wages, deposits and other opening-period expenses

3. PROTECT OPENING CASH

- [ ] Opening stock, wages, rent and supplier commitments mapped
- [ ] Cash-flow forecast covers the build and trading ramp-up
- [ ] Owner contribution does not consume every available dollar
- [ ] Repayments are tested against a slower-than-planned opening
- [ ] A delay and cost-overrun response is agreed before work starts

4. MAP THE WIDER POSITION

- [ ] Business loans, equipment facilities and credit limits listed
- [ ] Home and investment lending included in the review
- [ ] Guarantees, leases and tax obligations disclosed
- [ ] Property offered as security is considered alongside future plans
- [ ] The next two years of business and property decisions are discussed

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Prepare a lender-ready funding file.

Requirements vary by lender and scenario. This list gives your broker a useful starting point and reduces avoidable back-and-forth.

Project and lease

- [ ] Signed or draft lease
- [ ] Itemised fit-out quote
- [ ] Equipment schedule
- [ ] Project and payment timeline

Business and cash flow

- [ ] ABN and trading history
- [ ] Recent financial statements
- [ ] Bank statements and liabilities
- [ ] Forecast and business plan

Owners and security

- [ ] Identification and ownership
- [ ] Personal assets and liabilities
- [ ] Property loan statements
- [ ] Guarantees and contributions

New or young businesses

- [ ] Relevant industry experience
- [ ] Detailed start-up budget
- [ ] Evidence of owner funds
- [ ] Assumptions behind the forecast

COMPARE THE STRUCTURE - NOT ONLY THE RATE

Option / lender	Upfront cash	Term + repayments	Security / guarantee	Fees + exit

Ask your broker three plain-English questions

1. Why this lender? 2. Why this structure? 3. What could this choice make harder next?

LoanEdge provides credit assistance independently. Speak with qualified tax, legal and accounting advisers about their areas.
Gayle Campbell | Credit Representative 365146 of Broker ACL Pty Ltd | Australian Credit Licence 563763

General information only. Finance is subject to lender assessment, eligibility, terms and conditions.