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# WHERE CAPITAL MEETS STRATEGY OAKWOOD FINANCE

*Structured Capital for Complex Transactions.*



Supporting business owners, investors and developers with  
tailored funding solutions beyond standard lending.

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# INTRODUCTION TO OAKWOOD

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Oakwood Finance partners with business owners, investors and developers who require more than standard lending — delivering structured commercial funding solutions where scale, complexity and execution matter.

We are deliberately not structured for volume-based lending.

Our model is designed for transactions where precision, structuring and execution directly impact the outcome. All engagements are led by senior leadership to ensure consistency, discretion and delivery at every stage.

We are typically engaged on transactions involving complexity, scale or the need for a considered capital strategy.

A strategic funding partner for structured commercial transactions.

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## WHO WE WORK WITH

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Our clients are typically business owners, investors and professionals seeking considered, well-structured funding aligned to long-term objectives

At Oakwood Finance, we work with:

- Business owners and operators
- Commercial property investors
- Developers and project sponsors
- Medical and healthcare professionals
- High-net-worth individuals and private investors

Our clients typically operate across complex or high-value transactions, where structure, strategy and executing are critical to the outcome.



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# WHAT WE DO

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## **Commercial Property Finance & Investment Finance**

Structured funding across acquisition, refinance and portfolio optimisation across commercial assets.

## **Business & Corporate Finance**

Strategic capital solutions to support growth, liquidity and ownership structuring.

## **Development & Construction Funding**

Structured capital aligned to project timelines, feasibility and exit strategy.

## **Specialised & Asset Finance**

Targeted funding solutions to support operational performance and capital efficiency.

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# CAPITAL PHILOSOPHY

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## **HOW WE THINK ABOUT CAPITAL**

At Oakwood Finance, funding is not sourced — it is structured.

- Capital structure shapes long-term outcomes
- The right mix of lenders and products is critical
- Timing and positioning influence approval success
- Strategy drives efficiency, flexibility and cost of capital

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# OUR APPROACH

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**Every transaction is managed directly by senior leadership to ensure alignment, discretion and execution.**

## **1. Understand the Objective**

We establish a clear understanding of your commercial objectives, timelines and strategy.

## **2. Structure the Deal**

We determine the most appropriate funding structure aligned to the transaction.

## **3. Position to Market**

We present the opportunity in line with lender appetite and credit expectations.

## **4. Execute**

We manage the end-to-end, ensuring momentum and a seamless path to settlement.

# STRATEGIC CAPABILITY

We operate across both bank and non-bank capital markets, supporting transactions across varying scale and complexity.

- Structured funding for both straightforward and complex commercial transactions
- Multi-entity and layered funding structures
- Large-scale and high-value capital requirements
- Transactions requiring speed, flexibility or bespoke structuring



# REPRESENTATIVE TRANSACTIONS

**We work alongside clients and their professional advisers to structure and facilitate complex commercial funding outcomes across multiple sectors.**

- 18.5 M healthcare transaction  
Structured end-to-end funding for a private hospital acquisition, coordinating multiple stakeholders.
- \$210M multi-investor capital transaction.  
Led funding coordination across a multi-entity investment structure
- \$40M retail asset acquisition.  
Facilitated senior debt funding for a large scale shopping centre acquisition
- \$32M manufacturing facility funding.  
Structured tailored funding solutions to support business expansion

**Recognised as a finalist in multiple industry awards, including the MFAA and Better Business Awards.**

Select transactions have been included to demonstrate capability, with all client information treated in strict confidence

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# WHY OAKWOOD

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**We operate as a strategic funding partner — not a transactional broker.**

Our clients are typically business owners, executives and investors seeking considered, well-structured funding aligned to long-term objectives.

We work in close collaboration with our clients and their professional advisers to navigate complexity, structure capital effectively, and deliver outcomes with clarity and confidence.

## **Clients choose Oakwood Finance for:**

- A strategic approach to capital structuring
- Access to a broad range of bank and non-bank funding sources
- Experience across complex and high-value transactions
- Direct involvement from senior leadership
- A relationship-led, long-term service model

# EXECUTIVE LEADERSHIP

## **Matthew Bailey** **Managing Director & Founder**



Matthew brings extensive experience across banking, commercial finance and complex lending environments.

His background spans credit, distribution and senior leadership within major banking institutions, including the Westpac Group (BankSA, St.George, Bank of Melbourne and Westpac).

Experience includes:

- Leading large-scale referral and distribution networks
- Coaching and developing senior lending teams
- Structuring complex lending opportunities within credit frameworks
- Working closely with credit, risk and executive leadership

Matthew leads Oakwood Finance's operations across South Australia, Northern Territory, Western Australia and Victoria, providing direct oversight of client engagement, structuring and execution.

# EXECUTIVE LEADERSHIP

## **Dylan Willcocks** **Director & Broker**



Dylan brings extensive experience across banking, lending and business development, with a strong background in both residential and commercial client engagement.

His career includes multiple roles within the Westpac Group, spanning business development, mobile lending and relationship management.

Key strengths include:

- Building high-performing referral networks across property, accounting and legal sectors
- Structuring lending solutions aligned to client objectives and financial position
- Strong understanding of credit policy, compliance and lending frameworks
- Delivering consistent client outcomes through relationship-led engagement

Dylan leads operations across New South Wales, Queensland and the ACT, managing client relationships and driving transaction execution.

# WHO THIS IS NOT FOR

We are not suited to clients seeking:

- Price-driven lending solutions
- High-volume transactional processing

We work best with clients who value strategy, structure and long-term outcomes.



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# CURRENT MARKET INSIGHT

The commercial lending environment continues to evolve:

- Lender appetite remains selective, favouring well-structured transactions
- Increased scrutiny on servicing, security quality and borrower strength
- Greater segmentation between bank and non-bank funding creating both constraints and opportunities
- Strong opportunities across healthcare, industrial and specialised sectors

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## NEXT STEP

If your next transaction requires more than standard lending, we invite a confidential discussion.

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# OAKWOOD

## FINANCE

Commercial | Strategic | Specialist Funding

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