

<b>Applicant's name:</b>	Quintessential Finance Pty Ltd
<b>Postal address:</b>	GPO Box 888, Brisbane QLD 4001
<b>Contact:</b>	<i>Tony Rickards, Director, 0488 042 802, tonyr@quintessentialfinance.com.au</i>
<b>Business status</b>	<input type="checkbox"/> Individual consultant <b>X Consultancy firm</b> <input type="checkbox"/> Association/group of individual consultants

### Summary

*(Application executive summary: why the applicant should be a Panel member, and be selected to assist CHOs apply for NHFIC a product )*

Quintessential Finance Pty Ltd is a wholly owned subsidiary of HMW Group, a professional firm of Chartered Accountants with over 30 years' experience in the property and financial sector.

HMW Group provides corporate advisory services to Corporations in a variety of industries, however has a particular expertise in property development and investment, and is called upon to provide clients with expert advice on the commercial aspects of property related projects.

Project types have included residential projects including low to high density housing developments, short term accommodation, student accommodation, aged care and over 50's developments, nursing home developments, commercial property investment and development, resort development including golf course operations, industrial land development and waste management facility development.

Client sectors have included developers, both local and international, local authorities, operators of facilities, aged care and nursing home owners and operators and educational organisations.

Sister company, Affordable Management Corporation Pty Ltd (AMC), is majority owned by entities related to HMW Group, and has considerable expertise in the Federal and State Government's National Rental Affordability Scheme.

AMC was established in 2009 and manages over 2,800 dwellings across more than 160 locations, providing participation and access to investors, tenants and developers in the Federal and State Government's affordable housing scheme - National Rental Affordability Scheme (NRAS).

AMC specialises in applications, administration, compliance and management requirements for participation in the (NRAS) from both owners and developers, attending to the ongoing legislative compliance requirements of the scheme.

Off the back of the success in the provision of affordable housing solutions through AMC, HMW Group also established Adapt Housing, bringing a wealth of experience in developing innovative and highly specialised solutions to the disability housing sector.

Adapt Housing continues to grow its partnerships with numerous community organisations that support the disabled and disadvantage, and recognises that the strong work done by these industry bodies is the foundation for disabled and disadvantaged participants to achieve optimum housing outcomes.

## Sector knowledge

*(Demonstrate understanding of CHOs' operating environment. Evidence will include, but not be limited to, providing consultancy services to CHOs)*

HMW Group and AMC have a wealth of experience as strategic & corporate finance advisors to a number of CHOs.

Typical services rendered include:

- assistance with preparation of development feasibilities
- advice on rationalisation of property portfolios
- assistance with presentations to government
- review of funding/financing arrangements
- negotiation of joint venture opportunities

Through AMC's standard business operations, the directors of HMW Group have a deep understanding of the operating environments of CHOs, as well as industry and government implemented guidelines and requirements.

Skills	Offered?	Demonstrated qualifications, consultancy skills and consulting track record
Finance	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<p>The directors and professional staff of HMW Group hold tertiary degrees in finance, business and/or commerce.</p> <p>Specialist skills include:</p> <ul style="list-style-type: none"> <li>- corporate finance</li> <li>- property development</li> <li>- business &amp; taxation advisory</li> <li>- accounting &amp; superannuation services</li> <li>- debt advisory</li> <li>- business and succession planning</li> <li>- estate planning</li> </ul> <p>As the skills offered by HMW Group are provided to their client base on a daily basis, the consulting track record consists of over 80 years' combined experience in advisory to the property sector.</p>
Business planning	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<p>The directors and professional staff of HMW Group hold tertiary degrees in finance, business and/or commerce.</p> <p>Specialist skills include:</p> <ul style="list-style-type: none"> <li>- corporate finance</li> <li>- property development</li> <li>- business &amp; taxation advisory</li> <li>- accounting &amp; superannuation services</li> <li>- debt advisory</li> <li>- business and succession planning</li> <li>- estate planning</li> </ul> <p>As the skills offered by HMW Group are provisioned to their client base on a daily basis, the consulting track record consists of over 80 years' combined experience in advisory to the property sector.</p>

<p>Property development</p> <p><input checked="" type="checkbox"/> <b>Yes</b> <input type="checkbox"/> No</p>		<p>The directors and professional staff of HMW Group hold tertiary degrees in finance, business and/or commerce.</p> <p>HMW Group offers a broad range of advisory services across residential, commercial, retail, industrial, and tourism assets.</p> <p>Specialist skills include:</p> <ul style="list-style-type: none"> <li>- Debt &amp; equity raisings for large development projects.</li> <li>- Direct investment in property development projects.</li> </ul> <p>As the skills offered by HMW Group are provided to their client base on a daily basis, the consulting track record consists of over 80 years' combined experience in advisory to the property sector.</p>
<p>Risk management</p> <p><input checked="" type="checkbox"/> <b>Yes</b> <input type="checkbox"/> No</p>		<p>Quintessential Finance Pty Ltd holds 2 AFSLs and a credit licence, as well as providing advice on risk products.</p>

<b>Geography</b>	ACT	NSW	NT	Qld.	SA	Tas.	Vic.	WA
Office?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	X	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Worked in?	<input type="checkbox"/>	X	<input type="checkbox"/>	X	X	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Future work in?	<input type="checkbox"/>	X	<input type="checkbox"/>	X	X	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>