



# HIGHTIDE

ADVISORY

*Bringing project ideas to life*

# Introducing High Tide Advisory

High Tide Advisory specialises in corporate advisory, compliance and risk management solutions. We help you navigate the complex landscape of securing funding from investors for property developments, managed funds and licenced investment offers.

High Tide Advisory design innovative investment products tailored to suit your business needs in collaboration with property developers and boutique investment managers, including:

- **structuring project offers**
- **syndicated loan structures**
- **debt facilities, and**
- **investment trusts.**

We unlock your growth potential, facilitate efficient capital raising, help you meet your compliance obligations, and align you with the ideal partners for your project or fund.

When working with us, we connect you with the right experts to amplify your project's potential through our broad network of referral partners, including legal advisors, AFSL holders, accountants, and capital investors.

Identifying and mitigating risks is our priority to ensure a secure and efficient fund raising process for our clients.

High Tide Advisory also offers support in managing the ongoing compliance and reporting requirements under you AFSL which saves you the need for increasing permanent staffing costs.

## Are you:

Trying to raise money under your AFSL?

Wanting to outsource your operational compliance?

Not sure how to raise funds for your project or fund?

Unsure about drafting offer documents to successfully raise money?

Looking to pitch an offer to sophisticated and astute investors?

Unsure how to legally raise money from investors?

# Introducing Stephen Smith

Stephen has over 25 years' of experience in corporate advisory, funds management, accounting and, mergers and acquisitions facilitation roles working with investment banks, boutique advisory firms, and agricultural fund managers.

Stephen has held significant financial services positions in both public and private sectors, including Senior Manager at Macquarie Group, Founder and Director at Sphere Capital Group, and Chief Product and Innovation Officer at Griffin Group.

A Qualified Accountant (CPA) with a Bachelor of Commerce, Stephen has extensive experience in wholesale financial services. In the last five years, Stephen has successfully overseen more than 25 direct property offers, totaling over \$600 million in value.

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## STEPHEN'S EXPERTISE INCLUDES:

- Feasibility analysis
- Development of equity and debt funding solutions for property-based investments, and
- Creation of new funds and financial products.

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He has structured various innovative product solutions to raise capital for clients, including bond offers, convertible notes, and unregistered equity-based trusts, collectively raising over \$150 million.

Stephen focuses on project structuring, syndication, capital raising, and funds management for both retail and wholesale transactions.

He is well-versed in providing early-stage advice on all types of property investments, including greenfield and existing properties and funds.

Stephen's capability also extends to managing risk and compliance under corporate financial services licences.

He helped acquire an Australian Credit Licence with Lender's Authorisation and held a delegated lending authority with the same company.



# Experience

Stephen's extensive experience spans property types including commercial developments, apartments/high-density living, townhouses, land subdivisions, and industrial assets.

Since 2014, Stephen has held Responsible Manager and Authorised Representative roles with entities including Apex Financial Solutions Pty Ltd, Wenvest Funds Management Pty Ltd, SMATS Consortium Pty Ltd, and Viridian Equity Group Ltd. This experience has equipped him with the necessary skills to meet a wide array of wholesale Australian Financial Service licence authorisations.

## Responsible Manager Roles

**Apex Financial Solutions Pty Ltd**

**Wenest Funds Management Pty Ltd**

**SMATS Consortium Pty Ltd**

## Qualifications

### **Bachelor of Commerce**

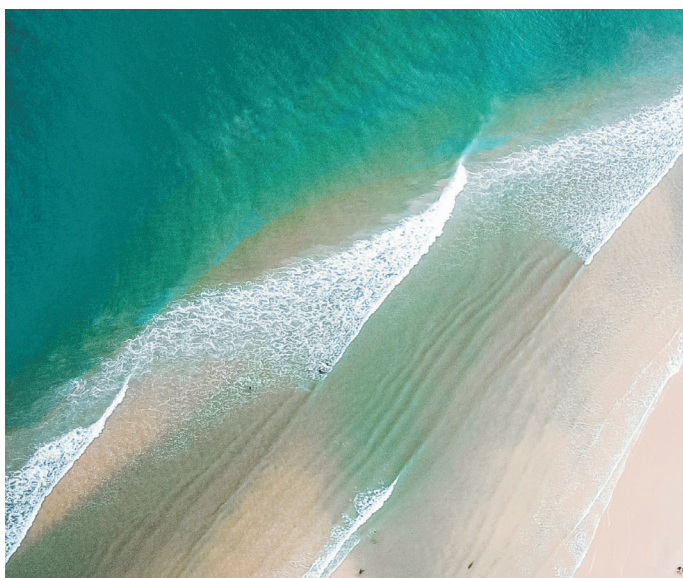
(Accounting & Economics)  
Murdoch University

### **Qualified Certified Practising Accountant (CPA)**

Australian CPAs

**RG146 compliant** across multiple financial services units including general and personal advice, managed investments, derivatives, lending, superannuation, and insurance

### **Certificate IV in Property Services (Real Estate)**





# Bring your project to life

Hide Tide Advisory provides expert corporate advisory, project structuring and compliance services for organisations specialising in property development, funds management trustees, and entities that hold an AFS licence.

We can guide and support you through every step of the process, from idea conception through to execution.

As your project partner, we'll provide ongoing advice and strategy to identify and mitigate risk while staying focused on maximising returns for your clients and project sponsors, without the overheads of permanent staff.



## Why work with us?

### OVER A DECADE OF EXPERIENCE

We have over a decade of experience working with property developers, investment managers, and AFSL holders across various asset classes and investment structures.

### DIVERSE FUNDING REQUIREMENTS

We can support diverse funding requirements for your project with a range of financial product options, including syndication, listed equity, private equity, debt structures, fund structures, and credit facilities.

### MAXIMISE POTENTIAL

We excel in maximising the potential of your capital raise by creating solutions that align the interests of investors and project sponsors.

### COLLABORATION

We can help manage and reduce costs by collaborating closely with legal and accounting professionals to ensure you receive comprehensive and clear advice,

### FACILITATE CONNECTIONS

We can facilitate connections with potential key lenders through our established referral relationships.

“  
*Dedicated to steering your project towards success from inception.*  
”

# Key Services

## Project & Offer Structuring

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Our expertise lies in identifying the most effective funding structure and creating innovative financial product solutions that are uniquely tailored to meet your specific needs.

We take charge of drafting comprehensive offer documents, which is a pivotal step in successfully raising capital.

Our methodical approach ensures that your project secures not just any funding, but finding the right funding partners who align with your fund or project's vision and objectives.

## Risk Management

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To ensure the success of your project once capital is raised, there are crucial legal obligations and risks that need to be identified, mitigated, and managed for both you and your investors.

We ensure that your offer documents not only meet all disclosure requirements but can stand up to the most stringent legal scrutiny.

High Tide Advisory can also assist you to design and implement effective risk management and compliance strategies within your business operations.

## Project Funding Strategies

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We guide project sponsors on the most effective strategies to raise capital for your developments.

Our approach begins with a thorough analysis of the project feasibility, where we stress test the financial model to ensure it's grounded in realistic assumptions, captures all project costs, and accurately forecasts anticipated investor returns.

Following an optimal funding structure to aid in raising funds across the capital stack which may encompass senior debt, mezzanine finance, and equity.

## AFSL Compliance

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A key aspect of our services includes aiding current AFSL holders in understanding and fulfilling your legal and compliance obligations under your AFSL.

It's essential to recognise that your regulatory responsibilities begin from the moment your AFSL is issued.

Ensuring that your AFS Licence policies are aligned with your business operations is a critical task. This requires a specialist approach that only years of intellectual capital and experience can effectively deliver.

# End to End Support

## Project Structuring

- Create innovative financial product solutions
- Using an AFSL to issue your offer
- Access to a network of highly experienced professional advisors (lawyers & accountants)



## Offer Documentation

- Draft offer documents
- Developing and arranging the full suite of offer documents and applications
- Assess feasibility studies
- Calculate project debt & equity splits
- Forecast investor returns
- Introduction to debt providers
- Create distribution strategies
- Stress test financial models



## Investor Relations Service

- Draft investor communications
- Draft ongoing investor disclosure documents



## Risk Management & Compliance

- Maintain and update policies and procedures
- Develop processes to meet financial services legal requirements
- Assist in the preparation of forward cash flows
- Assist in the preparation of information for auditors
- Advise on investor disclosure documents and updates



## Governance Roles

- Responsible Manager roles
- Security trustee services
- External compliance committee member roles

# Our successful track record

We have worked on hundreds of transactions to create structured financial products to raise capital for clients across a range of asset classes and funds.

\$106  
million

## Syndicated Loans

Funds raised for syndicated loans across 27 projects with Total Development Costs (TDC) of over \$300 million

\$104  
million

## Non Property Transactions

Total funds raised for 8 non property transactions across Trusts, Managed Investment Schemes, Bonds and Convertible Notes

\$58  
million

## Trusts and Managed Investment Schemes

Funds raised across 10 transactions for Trusts and Managed Investment schemes with TDC of over \$300 million

\$5  
million

## Security Offers

Equity for 2 security offers with total development costs of \$27.5 million

\$6  
million

## Debentures

Funds raised over 5 debenture offers

4

## Australian Financial Services Licences

Overseen and provided compliance services to 4 companies holding AFSLs and a company holding an Australia Credit licence.



# Why us?

High Tide Advisory guides clients through the complexities of regulatory challenges while building a culture rooted in trust and transparency.

High Tide Advisory is looking to expand current industry relationships throughout Australia.

We welcome the opportunity to discuss AFS License requirements for Responsible Manager roles, external compliance committee member and AFS License consulting roles for companies specialising in issuing financial products.



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## Get in touch

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