

Building Strategic Finance Partnerships



CLIENT: James Pahis, founder, Datalec

Website: datalec.com.au

Industry: Electrical, Communications, and Access Control

Services Used: Commercial Lending, Business Overdrafts, Residential Refinance, SMSF Lending

BACKGROUND

Datalec is a commercial electrical and communications company that has grown steadily over 24 years through long-standing client relationships.

Founder and electrical engineer James Pahis built the business without marketing, relying instead on trust and reputation. The company services high-rise, industrial, and retail sectors and has evolved into a key player in its space.

James was first introduced to Gabriel Garcia Isola when Gabriel was a junior at ANZ, assisting the bank's senior manager on James' portfolio. Over time, Gabriel earned James' trust through his proactive approach, persistence, and ability to consistently deliver outcomes. When Gabriel established Velox Capital, James moved his business with him.

CHALLENGES

As financial institutions became more rigid through APRA controls, James found that dealing directly with banks was no longer as straightforward as it once was. Navigating the system now required the insight and advocacy of someone who could push applications through effectively and who understood how to structure applications and navigate lender processes efficiently.



James chose Gabriel and Velox because he wanted a:

- finance partner who could understand his business goals
- strategic adviser who could identify the most appropriate products for property, business, and SMSF lending
- responsive, efficient service without the need for follow-up
- relationship-driven adviser who would continue to engage and optimise results over time, not just execute the transaction



WHY VELOX CAPITAL

James chose Velox Capital because of his trust in Gabriel's work ethic, experience, and commitment.



Gabriel doesn't take no for an answer. He finds solutions. If I was getting this level of service when he was at the bank, I knew I'd get next level when he started his own business.



He particularly values:



Work ethic: "I can't say it enough about Gabriel and his partner Dom. They work the same way, if you ask me."



Responsiveness: Gabriel follows through on every commitment, providing phone or text updates without the need to be chased.



Strategic thinking: "We talk about where I want to be in 12 months. He tailors finance structures to get there."



Transparency: "He doesn't sugar coat anything. He gives me the pros and cons and tells me what I need to know."



Consistency and personal ownership: "No matter how busy he is, he always finds time. He makes you feel like your deal is the most important one."



SOLUTION AND ENGAGEMENT

Velox Capital supports James across a range of lending needs including commercial, residential and SMSF. Gabriel takes time to understand the business and tailors every recommendation around long-term objectives.



Key aspects of Velox Capital's approach that stood out:



Tenacity, responsiveness, and ability to navigate complex finance scenarios



Proactive suggestions, even when topics are only raised briefly



Access to a wide network of valuers, solicitors and accountants to streamline the lending process



Honest and direct communication: "Just tell me what I need to know – and he always does."



A fully digital, clear and well-communicated process



Strategic loan structuring based on long-term financial objectives, not just short-term approvals



Proactive advice and access to specialist contacts including valuers, solicitors, and accountants



Regular reviews and rate monitoring, with Gabriel identifying new product opportunities as they become available

“

Gabriel is always up to date. I once saw a new product and rang him. He was already in a meeting with the bank about it.

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RESULTS

Velox Capital consistently delivers competitive outcomes for James. One notable example involved a residential refinance where Gabriel negotiated a further 0.13% rate reduction at signing, even after James was already satisfied with the terms.

More broadly, Velox saves time, eliminates hassle, and ensures James is always presented with well-structured options tailored to both current needs and future plans.

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He always comes back with multiple solutions, complete with the pros and cons of each. Nothing is ever cookie-cutter.

He always has a plan A and plan B. That gives me confidence that we can move forward no matter the challenge

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RELATIONSHIP AND TRUST

What began as a professional relationship has evolved into a long-term partnership based on mutual trust and shared goals.

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It's beyond a business relationship now. I tell Gabriel everything. We think the same. He understands my vision and makes sure we get there. We talk like friends

He is not a typical broker. He thinks ahead, keeps me up to date, and is already planning for the next deal.

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ONGOING RELATIONSHIP

James considers Velox Capital a long-term strategic partner, not just a transaction-based broker. The relationship is personal, built on trust, and focused on shared financial outcomes. James continues to use Velox for ongoing lending needs and regularly refers other professionals in his network.

James continues to rely on Velox for his finance needs and actively refers other professionals in his network, including valuers and financial planners.



WHY VELOX STANDS OUT

- **Thinks outside the box:** “There’s always a solution.”
- **Clear, timely, transparent and responsive communication**
- A **proactive approach** that saves time and secures better deals
- **Focuses on outcomes**, not just products
- **Builds long-term financial strategies**, not one-off transactions
- Brings **deep lender knowledge** and strong industry connections
- **High trust**, no-nonsense advice
- Under promises and **over delivers** – even when tested

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I believe my financial wealth is better off with Velox. With someone else, I might have been held back.

Gabriel and Velox always overdeliver. I push his boundaries and he still comes through. He’s not a typical broker – he thinks ahead, never sugar-coats anything, and always comes back with two or more solutions. It’s a partnership built on trust and results.

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WOULD YOU RECOMMEND VELOX CAPITAL?

“100%. I ALREADY DO”