

CASE STUDY

Empowering Self-Employed Success Through Strategic Finance Ayo & Astrid and Velox Capital

CLIENT: Ayo and Astrid**BUSINESSES:** North Shore Boxing Club
and Sydney Fight League**INDUSTRY:** Fitness, Sports and Events**SERVICES USED:** Home Loan
Refinance, Property Acquisition
Strategy, Lending Structuring**BACKGROUND**

Ayo and Astrid are the powerhouse duo behind two thriving businesses: North Shore Boxing Club and Sydney Fight League.

North Shore Boxing Club is more than just a gym. It is a vibrant, inclusive community that welcomes people from all walks of life. With a strict "no egos, no posturing" culture and a "no dickhead policy,". Members include tradies, students, CEOs, and everyone in between. The coaching caters to all levels, from those simply seeking fitness through boxing to serious competitors, including professional and Olympic level athletes. Everyone is treated equally, with high expectations of effort and attitude, not experience or status.

Sydney Fight League delivers some of the most engaging and well organised boxing events in Australia. Best known for the Sydney Contender Program, the league collaborates with more than 25 gyms to bring together first-time fighters and experienced amateurs in a competitive but respectful environment. Their charity events are a standout in the industry. Over the past six years, they have raised over \$500K, \$400K for Camp Quality alone, through high quality, emotionally powerful fight nights that bring the community together and support families facing life altering illness.

Both businesses are built on a foundation of integrity, safety, and intelligence. They approach every decision with care, prioritising brain health, current medical insights, and responsible matchmaking. In an industry often criticised for poor standards and dangerous mismatches, Ayo and Astrid have created a safe, family friendly space where quality, fairness and fun come first.



Despite the success of their businesses, Ayo and Astrid found themselves facing a financial challenge common among self-employed Australians: navigating complex lending requirements to secure their next family home, without sacrificing the investment property they had worked hard to build.

THE CHALLENGE

As self-employed business owners with irregular income due to events and COVID related disruptions, Ayo and Astrid knew securing finance would be difficult. They had a two-bedroom, one bathroom apartment purchased in 2010 and wanted to upgrade to their forever home now that they have two children. However, they assumed they would have to sell their current property to do it.

Other brokers they approached were dismissive, rigid and unable to offer strategic solutions. With a newly incorporated business, variable income and a young family, they were told refinancing was not worth the effort and bridging finance was their only option.

"I thought we would have to sell our home and move into a short term rental. It felt like we were stuck," Astrid explained. "Other brokers just put us in the too hard basket."



WHY VELOX CAPITAL

While Ayo had known Dom as a boxing client, he did not fully appreciate his financial expertise until they sat down with spreadsheets and scenario plans.

“ I always thought he must be good at his job but when we worked together, I realised he is the rain man of the finance world. ”



What set Velox apart



A strategic, can-do approach



Patience and understanding of their lifestyle and business complexity



Structured plans that made homeownership goals achievable



Clear steps and creative pathways to avoid short term rental stress

THE SOLUTION



Velox Capital helped Ayo and Astrid:



Refinance their existing apartment



Secure finance for a new home worth over double the value



Avoid selling their current home



Strengthen their lender appeal despite being self-employed

Dom and Xavier worked directly with their accountant, removed unnecessary hurdles, and used lenders who did not require complicated paperwork like transaction history to simplify and speed up the process.

“

Other brokers waited for every document.

Velox progressed with what we had. That's why we went with them.

”

RESULTS



Thanks to Velox Capital:



Their finance was fully approved



They received a pre-approval higher than expected



They will be able to keep their investment property while buying their dream home



The emotional and financial burden of temporary accommodation will be avoided



“

Velox made us feel like we could have our cake and eat it too.

”

They also gained confidence and clarity, with contingency plans in place for financial hardship, and a long-term view of their financial wellbeing.

ONGOING RELATIONSHIP

For Ayo and Astrid, the relationship is personal and enduring.

“

We'll use them for anything in this space going forward. It's a no-brainer.

”

They now consider Dom and the Velox team part of their trusted circle and proudly recommend them to others.



WHY AYO AND ASTRID RECOMMEND VELOX CAPITAL



Positive, solutions-focused team



Strategic financial planning tailored to self-employed complexity



Clear steps, checklists and personal support



Ability to turn "too hard" scenarios into successful outcomes



Genuine long-term partner who cares

“

Velox took away the stress and helped us achieve what we didn't think was possible. We're so grateful.

”

CONTACT DETAILS

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