**CASE STUDY** 

# Finance Raising

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#### **Meet Gareth**

As an experienced property developer, Gareth has a track record of delivering high quality properties around Oxfordshire.

With a defined strategy and long-term plan, Gareth's portfolio of completed properties includes barn conversions, property renovations and new build residential developments.

Having dealt with brokers before, The MGroup have supported me and kept in touch over time and across different developments – not just when I need finance which was my experience with others.

### The MGroup's Support

Our banking and funding experience allowed us to provide a number of different funding options to support the completion of existing projects whilst also acquiring sites for future development.

With different projects overlapping, a key objective was maintaining our focus on where to prioritise funding, setting out the timeline to complete the process efficiently.

Working alongside Gareth and his legal advisers, we oversaw the financial documentation and negotiated the deal structure with the funder.

With some last minute changes and challenges to the overall deal, our depth of understanding, speed of response and negotiation skill meant the deal was completed on time, and without any unnecessary obstacles.

## SUPPORTING YOU FROM THE FIRST INTERACTION THROUGH TO THE FINAL ONE

Ian Walker, Senior Manager, Corporate Finance

"Gareth's portfolio of developments shows his commitment to high quality design and workmanship, which is a pleasure to support.

Our ability to access multiple funders and products gave Gareth the ability to access the right funding at the right time; supporting projects to market whilst still keeping the long term plans at the forefront of our considerations."



#### In Gareth's Words

My first experience of commercial lending led to a very expensive loan from a broker. With many projects on the go, I was being held back by not being able to fund them. I needed development finance as well as a loan, and my mortgage advisor pointed me in the direction of The MGroup. I met lan and, working together, we've been able to achieve the required funding to allow my development projects to progress.

lan took the time to thoroughly understand the history and background to my development projects, becoming the backbone of my funding journey. He fitted in like part of the team, and I felt reassured that he knew everything he needed to in order to secure the funding that would allow me to continue with my projects. Ian was patient and persistent, spending a lot of time finding the right product, and was happy to continue with the search for as long as it took.

Working with The MGroup has far exceeded my expectations. Before meeting Ian, I didn't realise what could be achieved, and thought I would be limited to commercial finance only. Learning about the different ways to secure options at a low interest rate opened up many more opportunities for me, and enabled me to achieve far more than I imagined I would be able to.

The MGroup have become my go-to for any commercial lending requirements. Their knowledge of the market is vast, and with their many contacts, their experience is invaluable to my business.

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