



Finance 4 Business

Russell Martin

The Beginning

1. Personal Background
2. Market Research
3. Business Plan
 - Route to market
 - Standard of proposition
 - Built to duplicate
 - Be passionate
4. Enter the Market
5. Duplicate Success
6. Scale



Scaling up the Business

- Recruit people to work with you that are better than you!!
 - From another corporate lender – Commercial First
 - Marc Turner – Marketing & Development
 - Melanie George – Operational & Processes
- Follow the plan
- Train for duplicity
- Increase distribution through different channels.
 - Clients Direct
 - Introducers
 - Lender Referrals
 - Mortgage & Compliance
 - Networks



Improving IT

- Invest in and build automated efficiency
- Developed our systems to provided introducers with regular updates.

Case Details
 Ref C650978 Date 24/12/2013 Broker [redacted] ... Do not contact client directly. Expected Completion 03/02/2014 ...

Salesman Loveland, Kerry Case Manager Ferguson, Ian Lead Generator Martin, Russell Lender Ref [redacted]

Lender INTERBAY www Term 10 Yrs Mths Type of Mortgage Property No. Apps 1

Amount £1,100,000.00 LTV: 65.07% Rate 0.75 % Gross: 5.75% Repayment Method Interest Only For ERP Exp

Repayment £5,427.47 /mth Margin 5 % Scheme Source Head Office Introducer Security Value £1,690,500.00

Packaged 10/01/2014 Offered 23/01/2014 Cancelled Declined Completed 04/02/2014 Fees Rcvd Archived 04/02/2014

Borrower
 Company Name Priority Case
 Contact Forename and Surname
 Street
 Area
 Town
 County
 Postcode
 Use this address for all client correspondence. Allow further contact (per FCA guidelines)
 Telephone
 Fax
 Mobile
 email

Case Notes Internal Notes Manager Notes Case Tasks Compliance Warnings
 Default Emails - Intro Emails - Lender Add + >

MS @ [redacted] advises that Clients Solicitors have found a workable solution with Paris Smith and completion will occur today
 Ian Ferguson 04/02/2014 10:12

LENDER advises that they have accepted the position of unsigned leases and case can progress to completion.
 Ian Ferguson 04/02/2014 10:10

INTRO advised that LENDER requires signed copies of leases.
 Ian Ferguson 03/02/2014 10:19

LENDER confirms that they need copies of signed leases.
 Ian Ferguson 03/02/2014 10:19

LENDER confirmed receipt of revised Insurance schedules and stated that remaining item is Deed of Priority from Council. Case will complete 31.01.14 if this
 Kerry Loveland 30/01/2014 15:30

LENDER confirms all 3 valuations have been sent to the clients solicitor
 Ian Ferguson 30/01/2014 09:36

Request made to LENDER to email across all 3 valuations to Clients solicitor 1st thing this morning. Confirmation requested that actioned
 Ian Ferguson 30/01/2014 08:33

BLDGS INSCC Certs sent across.
 Noted that POLICY owner on each needs to be amended to T&L LAnd Development Ltd.

The broker details are captured along with the client details.

Notes are added by F4B which automatically emails introducer with the update

Introducers can upload documents to system. F4B are able to track docs required and received

Sundry - Miscellaneous Doc	1	Applicant	App 1	Y					
Sundry - Valuation - Recen	1	Applicant	App 1	Y					
Lender - AIP	1	Broker	Case	Y	27/02/2013	27/02/2013	Accepted		
Lender - Conditional Offer	1	Broker	Case	Y	27/02/2013	27/02/2013	Accepted		
Business - Financials - YR_3	1	Broker	Case	Y	27/02/2013	27/02/2013	Accepted		
Lender - AIP / CORF requ	1	Broker	Case	Y	21/02/2013	21/02/2013	Accepted		
Personal - Asset & Liability	1	Applicant	App 1	Y	21/02/2013	21/02/2013	Accepted		
Business - Asset & Liability	1	Applicant	Lead	N					
Business - Client CV / Backg	1	Applicant	Lead	N					
F4B - Fact Find	1	Applicant	Lead	N					
F4B - CCCPARST - Case Su	1	Broker	Case	N					
F4B - Terms of Business	1	Applicant	Lead	N					
Personal - Credit Report	1	Other	App #1	N					
Personal - Payslips	1	Applicant	App 1	N					

Organic Investment to Fuel Growth

- Large Investment in Quality Staff
 - Head of Underwriting – Ian Ferguson (from a corporate lender)
 - Head of Sales – Dave Fathers (graduated through F4B training programme)
 - Head of Packaging – Paul Atkinson (from a corporate lender)
- Building Staffing Layers i.e. More ‘Indians than Chiefs’



What Gets Monitored gets done

- Business Plan
 - Written annually, reviewed monthly, updated quarterly
- Regular Meetings
 - Weekly Sales Meetings
 - Monthly Sales And Management Meeting
- Visual aids
 - Whiteboards
- Reporting
 - Monthly reporting to spot trends



Relationships

- Invest time to develop strategic alliances

The two largest sources of business for F4B:

- Repeat Business (Client Retention)
 - We aim to provide the clients with a good service that is second to none, so they come back to us and refer us to others
- Lender Referrals
 - From our lender relationships, lenders have the confidence to refer business they can't place to F4B to assist their clients

Where we are now

- Quality staff providing a quality service and delivering excellence consistently
- Excellent Distribution
 - Networks
 - Intrinsic
 - SimplyBiz
 - Ingard
 - Personal Touch
- Customer Retention
 - Organic Growth of 245% pa
- Lender Introduction
 - Represents over 30% of income and growing
- Lender Alliances
 - Packaging arrangement with Aldermore
- Voted UK's 'Best Specialist Distributor' in 2013



What Next?.....



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Re-work the Business Plan!



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Thank you for your time

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