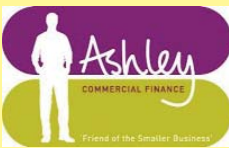
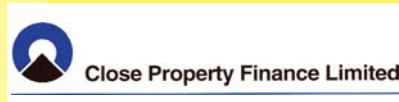




nacfb networking day

Glaziers Hall, London
30th June 2009 from 10am until 2pm



Come and meet:

Dear All,

Welcome to the fifth NACFB 'Meet the Patrons' Networking Day - the second and last Networking Day of 2009. It is also the second of these events we have staged in London.

As ever, we have been lucky enough to secure over 25 exhibitors and lunch will be served to all exhibitors and delegates on the day.

I would like to take this opportunity to thank our Patrons and other exhibitors for supporting us by sponsoring this event and I hope you find the day both useful and informative.

Warm regards,

Adam Tyler

Chief Executive

30th June 2009

10 am - 2pm

Glaziers Hall
9 Montague Close
London Bridge
London
SE1 9DD

NACFB
3 Silverdown Office Park
Fair Oak Close
Exeter
Devon
EX5 2UX

Tel: 01392 440040

Fax: 01392 363931

e-mail: events@nacfb.org.uk



AFFIRMATIVE

WE ARE HERE TO LEND!

Affirmative Finance provides Short Term Secured Finance and prides itself on dealing with both simple and complex applications, providing a fast and efficient service second to none, providing first and second charge solutions. We accept applications from £10,000 upwards processed by our capable, intelligent and effective team, including a national BDM team with 2 South East representatives.

Two of the Directors, Eugene Esterkin and Gary Lederberg are solicitors and extremely experienced in the consumer credit and financial services markets. Affirmative Finance provides your clients with smooth, planned completions and have an in-house experienced legal team to assist in meeting deadlines. Affirmative is FSA regulated and a member of the CML, NACFB and ASTL.



Ashley Commercial Finance really is the "Friend of the Smaller Business". **Ashley** is an independent invoice finance company with no ties to banks or other financial institutions. They operate nationally lending to businesses with a turnover of up to £1.5m.

Ashley's team can react quickly – they can have funds available within 24 hours and can offer partial turnover deals. **Ashley** will also happily offer facilities to businesses with poor credit history or to start-up businesses. And healthy commission is payable to introducers!

Ashley has been a Patron of the NACFB for several years and we are very pleased that they will be joining the Birmingham networking event. Make sure you pay them a visit!

www.ashleyfinance.co.uk

Tel:0161 741 7410



Barclays are delighted to announce a number of exciting new changes to its Commercial Mortgage Lending portfolio. These changes will help you as a broker and give you the ability to offer your customers a great range of products.


We can now offer an interest only mortgage product with a max 90%LTV (subject to status). 100% LTV for Medical Practitioners.

Barclays recognises that you, as Brokers, are key and valued partners in the commercial finance sector. We are committed to working with you to provide high quality products, at highly competitive prices with a fast and efficient response time to enquiries and sanctions. This we trust will meet the needs of you and your clients.



Bibby
Details TBC

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 **Bridgebank Capital** provides authorised introducers and brokers with the “one stop” option for all of its clients’ bridging finance needs. With a highly experienced team specializing in finance and property, **Bridgebank Capital** has a wide range of bridging finance available from £50,000 to £10m for both the commercial and residential property sectors.

Bridgebank Capital considers any bridging loan applications in terms of size, property type, location and borrower status. As a non-status lender, **Bridgebank Capital**’s primary consideration for case underwriting is the property taken as security. We will consider applications regardless of the borrower’s financial history and standing. **Bridgebank Capital** can be relied upon to deal with all cases quickly and efficiently, to deliver short-term property loans on all types of residential and commercial property.

For more information, please call 0808 22 22 11 or email office@bridgebankcapital.co.uk



Business Lending Ltd is dedicated to supporting the small and medium sized business and commercial property investor with a range of commercial loan products. We provide term loans from £50k to £5m on commercial and semi commercial property within England and Wales. We lend to both investors and owner occupiers at attractive terms to suit.

Business Lending is a privately owned principal lender with an experienced management team who understand the needs of business borrowers, and the expectations of brokers in assisting borrowers to obtain the finance required.

We support the NACFB Code of Practice and, as a Patron member of the NACFB, promote our products through its members and associates.

For details about our products visit www.business-lending.co.uk



Business Money has served commercial finance as its industry journal since 1993. It has now embarked upon a new venture working with Jason Oakley, former head of business banking at The Royal Bank of Scotland and a pioneer of the hunter concept.

Business Money Insurance Services is the result. A business general insurance brokerage and a member of the Cobra Group which secures large discounts from the major insurance companies by virtue of the volumes placed, commercial finance brokers now have the opportunity of approaching their client base offering to reduce the cost of this essential overhead and sharing in the commissions.



The Business Rescue Centre Ltd works with brokers and packagers to aid them in generating additional income streams in a difficult market climate. We provide a FREE, impartial advisory service to your clients who you are unable to find a lending solution.

Our years of experience of working with broker allows us to tailor our B2B relations to your current infrastructure and therefore minimising disruption and cost. Full support and training can also be provided to brokers who are serious about developing additional income streams outside of their core business

For further details please feel free to speak to Kevin Aston at our stand.

nacfb networking day



The **CommercialKeeper** system has been developed with the NACFB and provided by MortgageKeeper Ltd, based in Bristol.

The system provides NACFB members with an easy to use tool to manage their clients more efficiently. **CommercialKeeper** also improves case handling, automates document production and increases sales opportunities. The system is remotely hosted and brokers gain access via the internet. A few key features:

- Easy to use - minimal training required
- Integrated marketing tool to communication with existing clients
- The ability to contact bulk clients via letter, email or text
- Integrated "To-Do lists and diary system so not to miss future opportunities
- Will include all NACFB documents included.



Close Property Finance Limited

Close Property Finance has a long standing history of continuous lending to the property sector, and, while our main focus is residential development, we also enthusiastically support:-

- Pre-let commercial development;
- Investment/development situations, eg. industrial estates, shopping parades;
- High yielding investment properties with redevelopment/break-up/trading angles;
- Pre-planning and otherwise complex situations.

We will lend from £200,000 to £20,000,000 on our own balance sheet, and consider larger transactions involving other banks on a club/syndicated basis. We can agree transactions extremely quickly due to our short reporting line. We offer an experienced specialist team, a quick turnaround and flexibility.



Established in 1991 **ECF** is one of the UK's leading, independent, commercial finance businesses providing asset backed lending to the SME sector. Throughout the Group our people provide an effective and tailored approach to lending, adding tangible value to our clients' business.

ECF Asset Finance is one of the UK's foremost asset based lenders, specialising in the sale and leaseback of unencumbered assets. We offer a range of facilities for amounts financed between £25,001 and £750,000 on a monthly repayment profile with terms of 1-5 years including: sale and leaseback; finance lease; turnaround finance; hire purchase; and commercial loans.

ECF Property Finance Plc has become a leader in all aspects of short term property related finance including: buy to let; purchases; equity release; capital raising; and corporate restructure.



As a not-for-profit organisation, everything we do at the **Forum of Private Business (FPB)** is for the benefit of our members. We are looking to work with NACFB members and provide further benefits to your current membership. There is a new range of member benefits available through an exclusive arrangement between the two trade associations.

A brief outline of these joint benefits are:

1. Unlimited access to a helpline for all your business queries.
2. Comprehensive guidance on a range of business matters.
3. Protection for your business with legal expenses insurance.
4. Savings on business services, from card processing to telecoms and utilities.
5. Representation of your views with decision-makers.

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Hampshire Trust, a wholly owned subsidiary of National Counties Building Society established over 30 years ago, prides itself on offering you and your clients a professional and friendly service which combines traditional standards with the ability to respond at speed and with flexibility to the ever changing demands of the niche banking areas in which it operates. The Bank offers three core products:

- Short Term Property Finance in the form of residential & commercial bridging loans and development finance
- Specialist Funding Solutions for solicitors and their clients
- Various Deposit Accounts and Savings Bonds for individuals

Quality of service, combined with professionalism and efficiency has been the cornerstone of the Bank's success and development. Visit http://www.hampshire-trust.co.uk/property_finance/property_finance.htm



The **ifs School of Finance** is a registered charity incorporated by Royal Charter. We provide financial education to financial services professionals the world over, and to consumers in the UK. Our provision includes formal qualifications from GCSE level through to undergraduate degree level. We also provide a range of Continuing Professional Development (CPD) services through membership, and executive education through masterclasses, seminars and prestige lectures. We work closely with the financial services industry to provide tailored learning for some of the world's best-known financial services providers.

Our core value is 'winning'. We want to empower our customers to 'win'. Individual customers, through the greater choice and control they gain over their careers and lives; corporate customers, through the enhancement of their staff's performance and expertise.



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Formed in 2001, **Liberty Leasing Plc** is an independent UK finance house providing leasing, hire purchase and refinance facilities for small to medium sized enterprises. Facilities range from between £10,000 up to £300,000. In addition, to providing funding for SME's we are also specialists in providing prestige vehicle finance to individuals.

Liberty Leasing is placed in the second tier market place and we consider ourselves the next step for companies/individuals that have exhausted or are unable to obtain asset/vehicle funding from prime sources. 100% broker led, our success to date has been built upon strong relationships with professional brokers by providing them with a fast and flexible service.



Link Lending is the NACFB Short Term Lender of the Year award winner and offers the core values of transparency, market leading products, and consistently high service quality.

Link Lending is absolutely transparent about its terms, with no up front processing fees, early redemption charges, or exit fees. There are no minimum borrowing terms and legal fees are charged at a flat rate as opposed to a percentage of the advance.

Link Lending's highly competitive rates start at 0.75% per month, and the lender offers a unique Daily Interest Guarantee which ensures that interest – which can be rolled up or paid monthly - is calculated on a daily basis no matter how long the loan lasts.



Masthaven has been operating as a principal bridging finance lender since it was established in 1983. During this period the Directors of **Masthaven** have experienced every aspect of bridging finance, thus ensuring that they always provide high quality advice. **Masthaven** is extremely well placed to ride out the current economic turmoil

and are presently one of only a handful of lenders who are actively looking to increase its loan book.

The company prides itself on assessing every deal on a case by case basis. This allows us to work closely with our introducers in order to assist them in finding a solution for their client. It is our belief that relationship building is paramount and our introducers are the life blood of the company.

For all enquiries please contact one of our business development team who will be happy to assist you.



Our Commercial Lending Department has grown substantially over the last 20 years and offers commercial mortgages to businesses throughout the UK. All backed by an efficient and personal service and an experienced team dedicated to meeting your clients mortgage requirements.

We lend to established small to medium sized businesses with a proven track record. The key persons in the business must be suitably qualified and experienced. Commercial loans are available for the purchase, re-mortgage and improvement of business premises, as well as for capital raising. With Basel II pricing we are able to offer competitive interest rates based on your clients individual risk profile.

We charge an arrangement fee of 1% of the amount borrowed. The Society offers procurement fees to our introducers of 0.5%.



With the current economic climate UK companies are experiencing some of toughest conditions since the Depression of the 1930's. Across all industry sectors there are measures which SMEs can take to survive, including outsourcing their

non-core activities. Outsourcing can offer businesses security in uncertain times.

PayDynamics offers flexible, bespoke outsourced solutions including: factoring, payroll and back office administration; which are tailored to suit the requirements of your clients. By offering commercial finance in the form of factoring, increasing cash flow and processing payments more efficiently, **PayDynamics** can ease the financial pressures placed on business owners. **PayDynamics** offers both reliable and professional services enabling clients to focus on attracting new business and building their bottom line.

For more information please contact Liam Blackmore: 0870 243 1834 or visit www.paydynamics.com

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Accountants & business advisers

PKF (UK) LLP is a top ten accountancy and business advisory firm with more than 1,800 partners and staff providing services to our clients through our 23 offices in the UK mainland firm, our wholly-owned financial planning company, and our associated offshore practices.

We have specialists with experience of assisting businesses in financial difficulty, who can help NACFB members assist their clients who are facing the prospect of an uncertain future. At **PKF** we are professionally qualified to manage the processes and vehicles available for recovery which can help turn a business around or create an environment to help the business to continue trading.

Tenon recovery

With over 40 offices nationally, Tenon Recovery are committed to assisting the local business community. They provide practical and relevant support to businesses, especially to those in financial difficulty. We have a vast range of skills and experience enabling us to more closely understand and advise local businesses facing a variety of financial difficulties or contemplating change.

Tenon Recovery have dealt with businesses in all sectors and at all stages of the Turnaround, Recovery and Insolvency chain, both on a formal and informal basis. Our philosophy is to provide businesses with solutions to such requirements that are individually tailored to meet their needs to ensure ongoing profitability and improving cash flow for future success.



Tiuta means business — **Tiuta** is a Bridging Loan company with business experience, so we understand the importance of:

FLEXIBILITY — Intermediaries speak directly to a decision maker, with the ability to see the bigger picture and understand the potential of a proposition.

SIMPLICITY — We believe in keeping our process, deal structure and paperwork simple, to make for an easier life and quicker conclusion for all concerned.

CLARITY — Our policy of “No small print” and no hidden costs, fees or redemption charges means that a Tiuta Bridging Loan can be offered with confidence.

SPEED — We operate with a speed that can mean the difference between success and failure - Decision in Principle within 1 hour - funds available in 24 hours.



Unity Trust Bank has a range of innovative services for our corporate customers. We currently have a varied portfolio of commercial loans, including pubs, restaurants, hotels, nursing homes and property companies. We are keen to lend not just to companies in these sectors, but to any well-established businesses.

Among the services we offer our corporate customers are day-to-day banking services, finance for working capital, commercial mortgages and property lending. We also have a wealth of experience in helping to finance MBO's and MBI's.

For more information, come and meet our Corporate Lending team, or call 020 7436 6030
 Email: commercial@unity.co.uk Website: www.unity.co.uk

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Business Moneyfacts

Business Moneyfacts covers business finance like no other magazine. Each month it gives you all the product information you need on the current market, including rates for almost 200 business accounts. Buy-to-let, commercial mortgages, leasing & asset finance, factoring... the list goes on and on. All data is laid out in a clear, easy to read chart format making it quick and simple for you to compare products.

As well as giving you all the product details you need to advise your commercial clients, **Business Moneyfacts** is a great read. Every month, there's all the latest business finance news, as well as regular in-depth surveys and editorial comment from respected figures within the industry. All for much less than similar business magazines cost. Plus you can be certain that the information is accurate, up-to-date and totally independent.

THE JOURNAL FOR ASSET FINANCE
LEASINGLIFE

Leasing Life is the leading journal for the UK and European asset finance industry. In these challenging times, **Leasing Life** keeps its readers up to date with industry news and incisive market reports with a sharp focus on industry developments. From big ticket to small and medium ticket deals, **Leasing Life's** offers extensive and rigorous coverage for the discerning asset finance industry executive. Each month, **Leasing Life** covers:

- News and analysis
- Latest leasing deals & M&As from across Europe
- Leasing company financials and news reports
- Q&A of major lessees
- People moves and profiles
- Business-critical data from the FLA
- Monthly country reports/special reports
- Updates on events & activities of leasing associations
- Reports on law, regulation, accountancy and tax
- Asset based lending and sales finance updates
- Opinion and analysis by industry leaders

www.leasinglife.co.uk

Commercial Finance
Introducer

Launched in 1999, Shoreditch-based **Mortgage Introducer** is the champion of the mortgage professional, priding itself on delivering the latest industry news and views to its 16,543 strong readership (source: ABC). **Mortgage Introducer** offers a dedicated commercial finance section every month.

The magazine launched online in 2000 to both extend and compliment the Mortgage Introducer brand, with the title's inaugural Online Awards held in June 2007. Intermediaries can sign up to receive a dedicated daily email alert packed with breaking industry news, click to access a selection of affordability calculators, house price tools and competitions, or scroll through the magazine archive.

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meet the delegates

Delegate Name

Company Name

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meet the delegates

Delegate Name

Company Name

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