

Manford Securities & Investments Ltd.



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A private company specialising in providing principal finance to private and corporate clients for real estate developments, bridging & commercial requirements.





**MSI** is unique in so far as it is fully funded by the shareholders of the company themselves. Alaster Dibbo and Marc Fox have been involved in finance, property development, industrial and engineering businesses for over 50 years combined, they therefore understand the need clients have for access to funding and how difficult some of the traditional lenders have made such access over the past few years.

The current economic climate has created significant opportunities for our clients to take advantage of low asset prices and opportunistic transactions. Many traditional funding sources have been closed but **MSI** continues to support our clients in their transactions where there is a significant value creation opportunity.

A few of the main areas we specialise in include:-

- Real estate development finance
- Purchase and renovation projects
- Portfolio purchases
- Auction purchases
- Business asset purchases
- Commercial & residential mortgages
- Land acquisitions





# The Client

As a specialist finance company, our activities are focused on the client. **MSI** provides personal, individual and professional customer care providing clients with the highest quality service based on trust and discretion.

The company's investment philosophy is to work closely with clients, to understand what they want and to work in partnership together to maximise the potential from the opportunities our clients have worked so hard to develop.



**MSI** understands that we need clients and that only by working together can we sustain the future growth and development of our respective companies.

All our clients work with their own dedicated Client Director who is easily contactable at all times and whose responsibility is working with the client to ensure he is fully informed throughout the whole process, from understanding to implementation.







# Our Strengths



- Providing fresh, innovative strategies to optimise the availability of finance and enable our clients to grow their businesses and maximise opportunities available to them.
- In depth knowledge and understanding of our clients requirements.
- We are able to offer extremely flexible structures, specialising in bespoke arrangements and we look at the whole picture rather than being restricted to traditional lending parameters.
- We seek to build personal relationships in which the client's interests take priority.
- We are a company that is self funded, hence we have no reliance on third parties to structure our products or finance our proposals. In short,
  MSI lends its own money and makes its own decisions with its clients.
- We have a highly professional and talented team of financial, legal and administrative specialists to provide the very highest levels of service, understanding and responsiveness.

### We cut the time and make it happen.



# Sustainability



Sustainability is a modern term that describes a principal **MSI** has followed since its foundation.

In the current financial climate, which has presented clients with many new challenges, **MSI** seeks future growth and partnership with long and established clients.

The term 'sustainability' originally comes from forestry and means that the amount of wood cut must not exceed the amount of new trees planted. This idea can be directly translated into far-sighted and responsible corporate management, ensuring responsible lending criteria's are safeguarded to maximise client's project success.



Sustainability in our business is the foundation of our commercial success, from the moment you approach us with your initial concept we will analyse your projects potential and take a proactive approach that focuses on making things happen.

Only by having successful clients will **MSI** be successful, we rely on our clients each working in partnership to make each project a success and hence ensure our respective sustainability.

We constantly invest in today for the future.

We are particularly interested in participating in sustainable projects, new building developments that incorporate renewable energy sources into their design, projects that use sustainable building materials and projects that create value to the surrounding community and environment.

# The **MSI** 6 steps to successful finance



# How it Works

Arranging finance is remarkably straightforward. MSI's objective therefore is to make it straightforward for you, our client.

# Step 1 Contact & Understanding

Call **01344 876900** to discuss your requirements with our Client Director. This is the most important contact as the key to arranging finance is our understanding of your requirements.

At **MSI** you will have immediate access to your own single contact, Client Director, at all times, whose responsibility will be to expedite the procedure and to keep you updated every step of the way.

## Step 2 Proposal

Once we have fully understood your requirements we will issue an offer advance, which will clearly detail the terms and conditions of the proposed finance.

#### Step 3 Valuations & Documentation

Your Client Director will liaise with you to ensure that required valuations and documentation are processed in the most efficient manner and forwarded onto you and your solicitor.

#### Step 4 Agreement

Your solicitor will be required to explain to you all the terms and conditions of the Loan Agreement to you. You will then be required to sign the documentation.

## Step 5 Implementation

Once all the signed documentation has been completed and returned to us we will arrange the immediate transfer of funds to you. Your Client Director will continue to liaise at all times until implementation is complete.

## Step 6 Review

As part of our objective of sustainability we keep in touch with our clients throughout the period of the Loan Agreement to ensure we continue to understand your changing requirements and establish a long-term flexible association between us.



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