

# We see risk differently

## Deal One

### Taking a different view to risk

A client in the leisure industry, who has been operating in the sector for many years, required further funding to allow business progression and expansion.

The client was funded by a challenger bank who had placed some extremely onerous conditions on the business that the client simply could not meet. This then impacted the client's ability to extract cash from the bank.

We stepped in, taking a different view to the risk associated with the business and looking at the overall value of the asset and trading performance. This allowed us to release the additional funds that the bank refused, meaning the client could progress forward with the business ventures.

## Deal Two

### Taking a pragmatic approach to risk

This client had issues with their current high street lender. The asset itself had a property restriction due to sitting on the proposed HS2 line.

Although the line has effectively been cancelled by the previous Conservative government, with no plans to reinstate it, the current lender is halting further funding.

The client has obtained planning permission to develop the site and is looking for funds to invest in the development of the business. After gaining legal advice and insight on the restriction and understanding the associated risk, it was clear that in the very unlikely event HS2 is reinstated, the risk could be managed collectively with the client.

From this, we were able to release the funds to the client quickly and effectively. A different view and a pragmatic approach to risk made this a straightforward deal to complete.