

Christie Finance

Corporate Debt Advisory

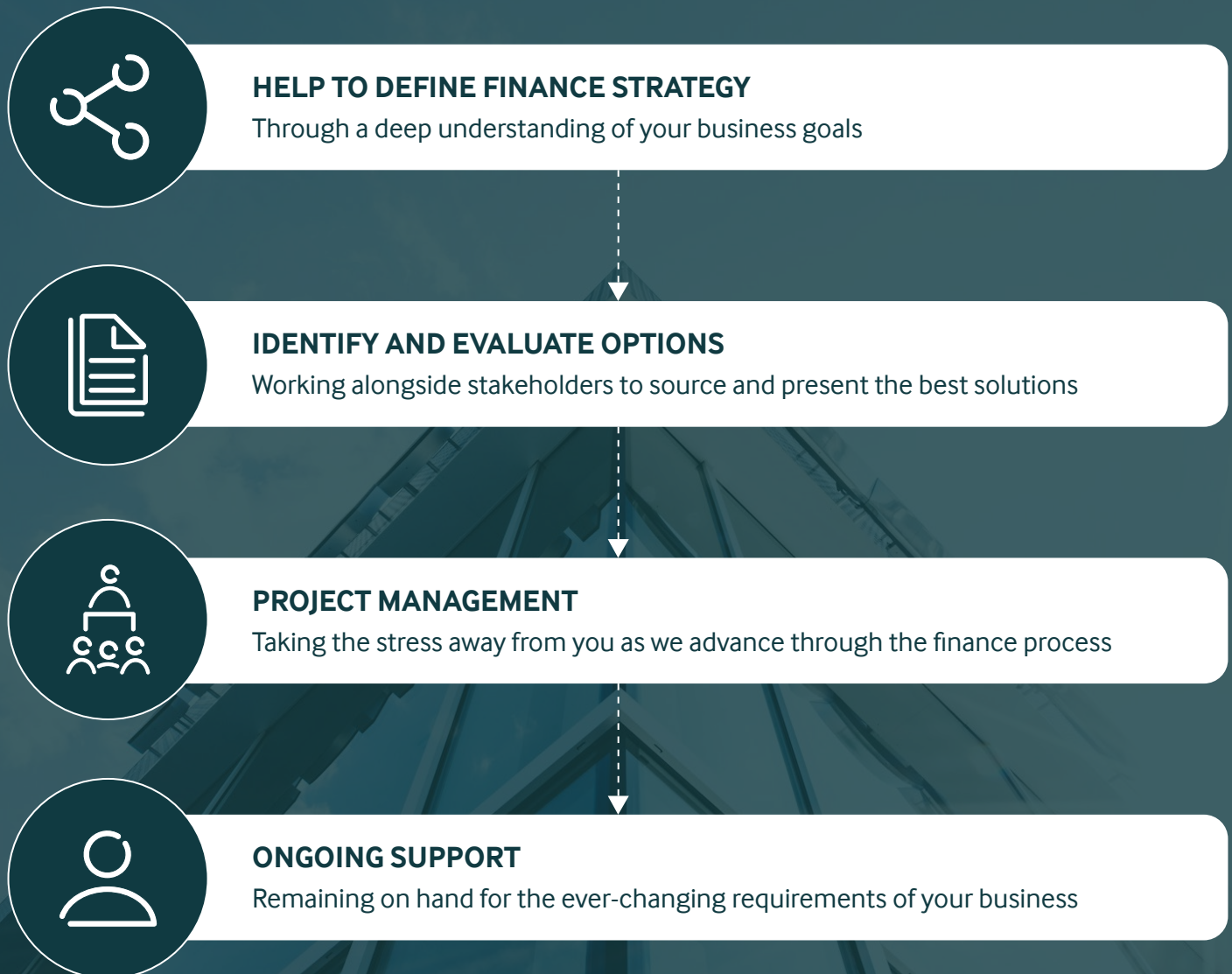
*Building Lasting Partnerships
Through Strategic Debt Solutions*

OUR CAPABILITY

Every business should have a clearly defined business strategy based on a review of short through to long-term objectives. Structuring a suitable funding solution and finding the right funding partner(s) to match each business' bespoke strategy will take into account management credentials, financial risk assessment pertaining to company history and future goals, market conditions and the client's own attitude to risk, alongside other key factors.

Whether your aspirations include acquisition, growth, restructuring, development, refurbishment, investment, capital raising or exit planning we will work collaboratively with you to deliver your strategy.

Our expertise is augmented by the reputation and wealth of knowledge that the wider Christie & Co Group has. Our professional Corporate Debt Advisory team will take a strategic relationship approach to identify and fully understand your capital requirements and will work alongside you to provide support through your business' journey:



OUR EXPERTISE

Our team structure, together with our respective experience across a range of credit-related disciplines, allows us to be agile and best serve the needs of our clients.



JOHN MITCHELL

Managing Director – Christie Finance

John has over 20 years' experience facilitating debt finance requirements for a varied client base. Working across operational real estate and commercial property markets, John has specialised in healthcare, hospitality and the medical sectors gaining significant exposure to SME and small corporate operators and investors. John retains a client facing role supporting the Corporate Debt Advisory Division whilst having ultimate responsibility for the wider Christie Finance business which negotiates over £450m of debt on an annual basis.



JIMMY JOHNS

Corporate Debt Advisory Director – Healthcare

Before joining Christie Finance, Jimmy spent over 15 years in commercial banking, where he built strong client relationships and gained experience with SMEs across various sectors and sizes. During this time, he honed his technical credit skills and completed several finance and credit qualifications. At Christie Finance, Jimmy has leveraged this expertise to focus on the Healthcare sector, supporting various projects and advising funders on policy adaptations to better deliver funding to the sector.



DAVID WARD

Corporate Debt Advisory Senior Director – Medical, Childcare & Education

David is a qualified banker, with 15 years of experience in commercial banking, prior to joining Christie Finance in 2001. As a trusted advisor, renowned across the country, he has dedicated his financial expertise to supporting operators in the Medical and Education sectors. David works closely with established groups and new corporate entities, providing tailored solutions for complex debt transactions. His client-focused approach consistently delivers market-leading results.



OUR EXPERIENCE

CARE GROUP EXPANSION & RESTRUCTURE

The family-run Learning Difficulties group has expanded through acquisitions and site development. They sought funding to complete a large supported living complex for adults with learning difficulties, set to become their flagship site. During the refinancing and capital raising journey, we also assisted with restructuring the group for inheritance tax planning. This transaction enabled them to finalise the build, refinance away from their existing lender, and withdraw family investments.



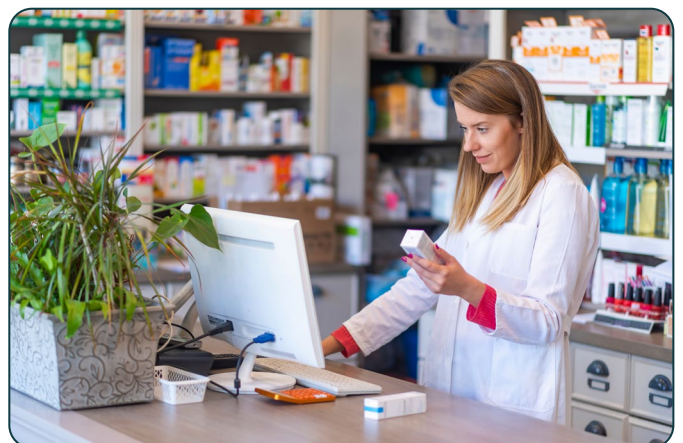
CARE PORTFOLIO EXPANSION

An established care operator was seeking to acquire two additional settings to expand their portfolio and needed a lender that would support their growth strategy. We conducted a competitive tender process to secure market-leading terms while evaluating the funders' ability to support the ongoing growth strategy. Since completing the transaction, our client has successfully finalised a third acquisition and raised capital for CAPEX projects with their new debt partner.



PHARMACY PORTFOLIO RESTRUCTURE

Our clients had acquired several Lloyds' Pharmacy disposals through diverse funding methods, including short-term finance, cash flow finance, intercompany loans, and external investors. The challenge was to refinance these within a multi-owned, complex group structure. Securing the right lender and the right manager was essential to the success of this project.



OUR EXPERIENCE

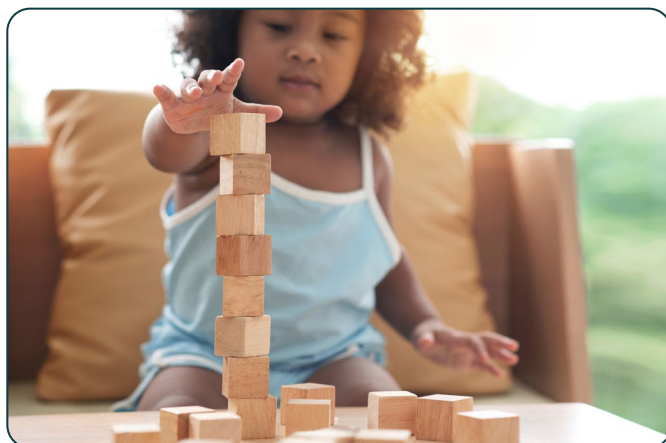
REFINANCE IN THE DENTAL SECTOR

Our clients in the dental sector received NHS approval to transfer their large NHS contract into a Ltd company, but their incumbent lender had exited the lending market. By approaching the market, we not only arranged a full refinance but also secured financing at a much lower margin, significantly reducing the client's interest costs compared to their original finance arrangement.



DAY NURSERY PORTFOLIO EXPANSION

Our clients were expanding their day nursery portfolio from three to five properties and had indicative terms from their existing bank. Although they preferred to stay with their current bank, they wanted to explore market options. Leveraging our name and reputation in the market, and through direct negotiations with their bank, we secured a significantly better rate for them, saving over £1 million in interest over the loan period.



EXPANDING OFFSHORE HOTEL PORTFOLIO

A hotelier with an offshore ownership structure sought to acquire a branded hotel, adding to their portfolio of two hotels, each under Home Office contracts. They are navigating potential sanctions to secure this acquisition and expand their business, with the expertise of the Christie Finance Corporate Debt Advisory Team.



GET IN TOUCH TO FIND OUT MORE:

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