



CASE STUDIES

We listen, then find a way.

Welcome to Ortus

When we established Ortus Secured Finance in 2013, we operated from a small office in London and focused principally on the leisure sector. However, from the outset we had big ambitions. It wasn't just about growth – although that was important – rather it was about building our business in the right way. We quickly established the principles that still guide our business today: integrity; innovation; expertise; reliability, and being local to our clients.

As the years have passed, we are proud to have held tightly onto these guiding principles, regardless of the political or economic challenges our country and the world has faced. We have helped countless businesses across multiple sectors achieve their ambitions. The case studies in this brochure provide a snapshot of the outstanding clients and businesses we have been honoured to partner with.

We now operate from London, Belfast, Glasgow, and Manchester and provide a wide range of services. In many respects we are unrecognisable from our small start-up in 2013. However, at our core we remain the same: guided by our principles to provide fair products in an honest, straightforward, and reliable way.



JON SALISBURY
Managing Director

Who we are

We are a principal lender providing residential and commercial property loans throughout the UK.

Since we were established in 2013, we have consistently supported borrowers and introducers regardless of economic and political events. We provide support that can be relied upon.

We listen, then find a way.

What we stand for



Expertise

We focus on quality.



Integrity

We do the right thing in an honest, fair and responsible way.



Reliability

Making sure that when we say we can lend, we do just that.



Local

From offices in London, Manchester, Glasgow and Belfast we have you covered.



Innovation

We love complexity and think differently.



Why Ortus?

1

Experienced in delivering
bespoke loans

2

Competitive rates

3

Pragmatic and rapid delivery
– credit backed agreement in
principle issued within 24 hours

Why is **Ortus** right for introducers and borrowers?

The need for Speed

Speed is critical in alternative finance. Unlike many mainstream lenders, with their time-consuming and complicated applications, we provide fast access to funds.

Our process is quick and efficient, ensuring we can provide brokers with a decision within hours after their initial enquiry. What's more, our introducers and borrowers have a dedicated Lending Manager who handles the entire process.

We know that loan requirements can sometimes be complicated and we are accustomed to quickly solving even the most complex problems.

Computer says “Yes”

Many traditional lenders aren't set up to deal with complex cases – or even straightforward cases which don't necessarily fit neatly into a box. As a result, it's sometimes a case of “computer says no”.

We think it's important that our introducers and borrowers know they are dealing with people and not computer systems. We think differently and always put our customers first. We analyse each borrower, their experience, and their business plan individually to ensure a pragmatic approach.

Go local

We believe that someone who knows the local market and understands the unique challenges borrowers face is invaluable. That's why, ever since we began in 2013, we have prioritised having a physical presence close to all the locations we serve.

We are proud to have team members based throughout the UK including London, Manchester, Birmingham, Glasgow and Belfast, providing a service that understands the local market.

Innovation

Innovative Solutions to Complex Problems

Innovation or the ability to think differently is one of our founding values. We pride ourselves on providing bespoke, out-of-the-box solutions when a loan becomes more complex.



CASE STUDY

1

Key Features:

- Refinance of two central London apartments
- Flexible facility made available in two tranches
- Offshore borrower

The borrower needed to refinance two apartments in St John's Wood, London, one of the city's most upmarket residential locations. St John's Wood is a brisk walk or two tube stops to Bond Street, offering an attractive high street filled with boutiques, bars, and restaurants for those who want to stay local.

Fast Finance

Speed was really important. The refinance needed to be completed urgently because the borrower's mortgage provider in Singapore was applying significant pressure, therefore a bridging loan was a perfect fit. We completed the loan two weeks after receiving the enquiry.

Simplifying Complexity

The borrowing entity was registered in the British Virgin Islands and the ultimate beneficial owners were Sri Lankan residents and nationals. Both individuals had impressive experience, were accomplished investment professionals, and held senior positions in reputable international financial institutions. The £1.2 million loan was provided in two tranches to give greater flexibility.

Reliability

Bespoke Support Introducers Can Trust

“We listen, then find a way.” is not just a tagline for us but truly represents the way we operate.



CASE STUDY

2

Key Features:

- £1.2 million loan secured against a high-end residential apartment in West London
- Finance delivered within 5 days

The borrower runs a successful group of companies operating in the health, leisure, and construction markets. They wanted to make an investment and asked us to urgently release funds secured against one of their investment properties.

Reliable finance that has withstood the test of time

This case study is a great example of how bridging finance can be the perfect solution when other traditional lenders are unable to assist. Our borrower had been progressing an application with a mainstream lender, however after taking several months to consider the application the lender could not complete their due diligence on time. This placed the borrower under extreme time-pressure and they were at risk of missing their investment opportunity and losing a substantial deposit.

A track record of delivering what's needed when it's needed

The stakes were high and it was absolutely vital that we delivered before the deadline. Our team received the application on a Monday and having worked intensively throughout the week, completed the loan by early afternoon on the Friday.

Local

We Are Local

With team members based throughout the UK including London, Manchester, Birmingham, Glasgow and Belfast, we have the local market knowledge and physical presence to make quick and decisive evaluations. It means our introducers can speak with someone who knows their market and the unique challenges they face.



CASE STUDY

3

Key Features:

- £1.5 million loan for the acquisition of a boutique wedding venue in Northern Ireland
- Forecast based lend
- Exit via refinance once trade was established

Ortus says “I Do”

The venue, Limepark Estate in Armoy, Co Antrim, is a stunning wedding venue with self-catering accommodation located in the picturesque Glens of Antrim; a stone's throw from the North Coast and world-renowned Giant's Causeway.

A labour of love for the next generation

Limepark Estate is the perfect base to explore the Antrim Coast. The 17th century stone-built venue was originally a busy rural farm but was lovingly restored by its previous operator to create an

idyllic wedding venue and tranquil escape for those seeking to recharge in the most relaxing of country settings. Set amongst ancient stone buildings and gardens – a perfect backdrop for photoshoots or relaxed amblings – the venue also includes award winning cottages that can cater for up to 22 guests.

Honest. Reliable. Local

Our loan facility supported the acquisition of the property and establishment of trade. The vendors had previously traded the property as a wedding venue and self-catering accommodation. However, while they had enjoyed a solid business, our borrowers had some great ideas for developing the complex and with a broad range of experience within their team, gave us comfort in their ability to deliver on forecasts.

This region of Northern Ireland is amongst the most scenic in the UK. It has always been popular for wedding functions and family events. More recently, there has been a significant increase in the number of smaller boutique venues available to the market. The knowledge of our local lending team in understanding the competition in the area and the deliverability of forecasts was key in the due diligence for this loan.

Integrity

Honest, Straightforward Support When It's Needed Most

We do the right thing in an honest, fair, and responsible way. We have a commitment to integrity, trust, and respect within our team and pledge to treat counterparties with fairness and courtesy. This means introducers and borrowers find our approach consistent, our terms transparent, and our communication clear.



CASE STUDY

4

Key Features:

- Projection led facility
- 30-month term
- Experienced borrowers with proven track record

A commitment to integrity

We understand that businesses sometimes need a quick injection of cash and the reasons for this can vary enormously. Indeed, if there's one thing we've learned over the years, it's that the needs of businesses are as unique as the people who own them.

We are committed to helping businesses secure the funding they need, not just to survive but to thrive.

Our borrowers had been operating their hotel and wedding business successfully for a number of years, but like many in the sector during the Covid-19 pandemic had been significantly impacted by lockdown restrictions.

Out of adversity comes opportunity

Our borrowers showed resilience in the face of adversity by taking the opportunity to progress their long-standing plan to modernise the property and carry out refurbishment works which will give them additional capacity to cater for larger weddings and functions.

Unfortunately, several banks had declined to assist the borrower because they needed two years of profitability. This was clearly very difficult for the customer given that the lockdown restrictions had only just been lifted.

A human approach to lending

We spent time getting to understand the business, rather than focusing solely on the previous two years. We took comfort from their pre-pandemic performance and their excellent levels of bookings. It was also obvious that the management team were experienced, determined and had proved themselves in adversity.

Our loan refinanced the mortgage and provided funding to carry out the works and raise working capital.

Expertise

We Invest in People

We're proud of what we do, we set high standards and deliver results. This means we invest in our people and have built a team with a diverse skill set. Whatever our introducers and borrowers approach us with, our team has the experience and expertise to deal with it.



CASE STUDY

5

Key Features:

- Unusual security property
- Strong and experienced borrower
- Forecast-based exit strategy

We deliver products as unique as the customer

The value of our considerable in-house real estate expertise not only helps us to manage our own risk but also enables us to see the potential in a transaction that others may fail to appreciate or struggle to define within the constraints of their lending policies.

The borrower was an experienced property investor, developer, and care home operator, with significant interests in each sector and a demonstrable track record.

Our transaction was the £1.8 million acquisition of a care home tenanted by a national operator but with 9 months to lease expiry. With the short lease term, several mainstream lenders were unable to provide investment finance for the acquisition. However, the presence of the tenant meant the borrower could not take occupation and raise mainstream finance on a self-operating basis.

Why due diligence matters

Local market knowledge, understanding of the investment risks, tenant rights and planning risk allowed us to structure a loan that delivered for our borrower.

A bright future ahead

Following expiry of the lease, the client took up occupation, is now delivering on forecasts, and is well-placed to refinance with a mainstream lender in due course.

Our Products

Residential



Residential
Bridging



High-Value
Single Unit



Development
Exit

Commercial



Commercial
Bridging



Stabilisation
Loan



Commercial
Mortgage

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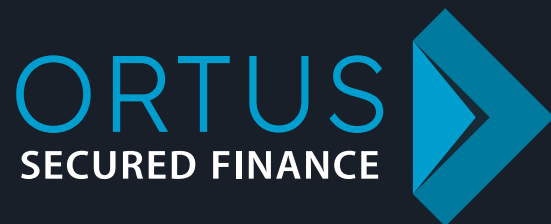
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