

# *Grant Seaton Cumberland Business - A New Relationship*

So

HELP!

It could  
become  
tough

Business  
Risks

It is true!

A Good  
Relationship

What do  
we like?



**It is true!**

**Self Catering Property  
Owners**

**We Love What You Do**

**Why?**

## Why?

- You **love** what you do and have a passion for your industry



However

So What  
Now

## However

Choose your lender with care

- Buy To Let X
- Residential Loan X
- Holiday Let Mortgage

Clarity from day one provides the foundation for a positive relationship.

399

An infographic with a dark background featuring a blurred image of a fence and trees. A large orange circle is centered on the page, containing the number 399 and a text description. To the left of the orange circle is a teal-colored curved shape.

**399**

The number of self  
catering mortgages we  
have arranged over the last  
12 months

## So What Now

How to get the most out of  
the borrower/lender  
relationship.



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## **A Good Relationship**

**Starts with good  
communication.  
Continues with good  
communication in both  
directions.**

**More**

**Less**



**More**



**Regular  
Reviews**



## **Regular Reviews**

**Annual reviews as a minimum or more regular based on what is happening within your business.**

Less



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# What do we like?

ideas  
competition  
sales  
market  
teamwork  
profit  
team  
marketing  
goals  
strategy  
performance  
opportunities  
customer support  
innovation  
venture  
BUSINESS  
PLAN

What to  
plan?

## What to plan?

- **Short** - the here and now
- **Medium** - what's around the corner over the next few years
- **Long** - what are your long term goals for the business

Continuous  
Planning

Who to  
turn to?

An aerial photograph of a winding road with white lane markings, set against a dark, wooded background. A large teal circle is overlaid on the center of the image, containing text. A yellow curved shape is visible on the left side of the image.

## Continuous Planning

- A continuous reference point
- Narrative supports financials and vice versa
- Check what's gone well?
- And what not so well?

## Who to turn to?

Professional advice and guidance is out there and worthy of consideration for plan making.

- **Letting Agents**
- **Channel Managers**
- **Accountants**
- **Solicitors**
- **Planners**
- **Architects**
- **Surveyors**



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## **Business Risks**

- **New and Existing Competition**
- **Unexpected Maintenance**
- **Natural Disaster**

**You  
Can't**

**But you  
can**

**You Can't**

**Plan for the  
unexpected although  
insurance should be in  
place**



**Floods**

**Foot and  
Mouth**

# Floods

Proactive  
communication and  
zero repossessions.



# Foot and Mouth

Proactive communication and zero repossessions.



**But you can**  
**Plan how you will**  
**compete in a**  
**challenging competitive**  
**environment.**



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## It could become tough

- New Entrants - BTL
- Tax Changes
- Brand new product
- Are you ready?

**We  
want**

**Planning and  
open  
communication**



**We want**

**You to succeed**



Back To

# Planning and open communication



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# HELP!

If you require funding...

- Extension
- Refit
- Conversion
- Landscaping
- Expansion

Be Prepared

Consider

# Be Prepared

- To justify your request financially
- What impact will it have on your business?
- Consider the payback period for the investment
- Ask for help if you are unsure



An aerial photograph of a winding road through a hilly landscape. A large yellow circle is overlaid on the center of the image, containing text. The background shows a road curving through brownish hills, with a body of water visible in the distance.

# Consider

## Further Professional Advice

- Letting Agent
- Accountant
- Lawyer
- Architect
- Planning Department

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**So**

- Find the right lender
- Communicate
- Plan
- Communicate
- *Some More*
- *Plan Some More*
- *Work together*

**The right lender**

**If you find the right lender**



## The right lender

- Wants you to succeed
- Wants to support you
- Loves what you do

The background of the slide is a landscape photograph showing rolling hills and a valley. A large yellow circle is centered on the left side, and a smaller teal circle is positioned to its right. The text is overlaid on these circles.

**If you find the right  
lender**

**Maybe you could create  
the perfect relationship**

**The Final  
Plug**

# The Final Plug

Our business is to help your business



BUSINESS BANKING & COMMERCIAL MORTGAGES

The Cumberland  
For Business

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