

# BRIDGING & COMMERCIAL

## MAGAZINE

2022 Media Pack



## LENDING WITH

## EYES WIDE OPEN

+ *The lender filling the 'micro niche' p22*

**F**or more than a decade, Bridging & Commercial has been the go-to resource for specialist finance news, features and updates. Our flagship website has thrived throughout various economic and political changes and remains the reliable home of the exclusive and breaking news for the discerning intermediary.

In January 2019, we published our very first issue of the Bridging & Commercial Magazine in all its printed glory.

We promised to challenge the boundaries of what a trade publication can be; to elevate conversation from anecdotal to thoroughly researched and interrogated; to showcase individuals and companies in ways never seen before; and to give you a reason to once again pore over a magazine — from cover to cover.

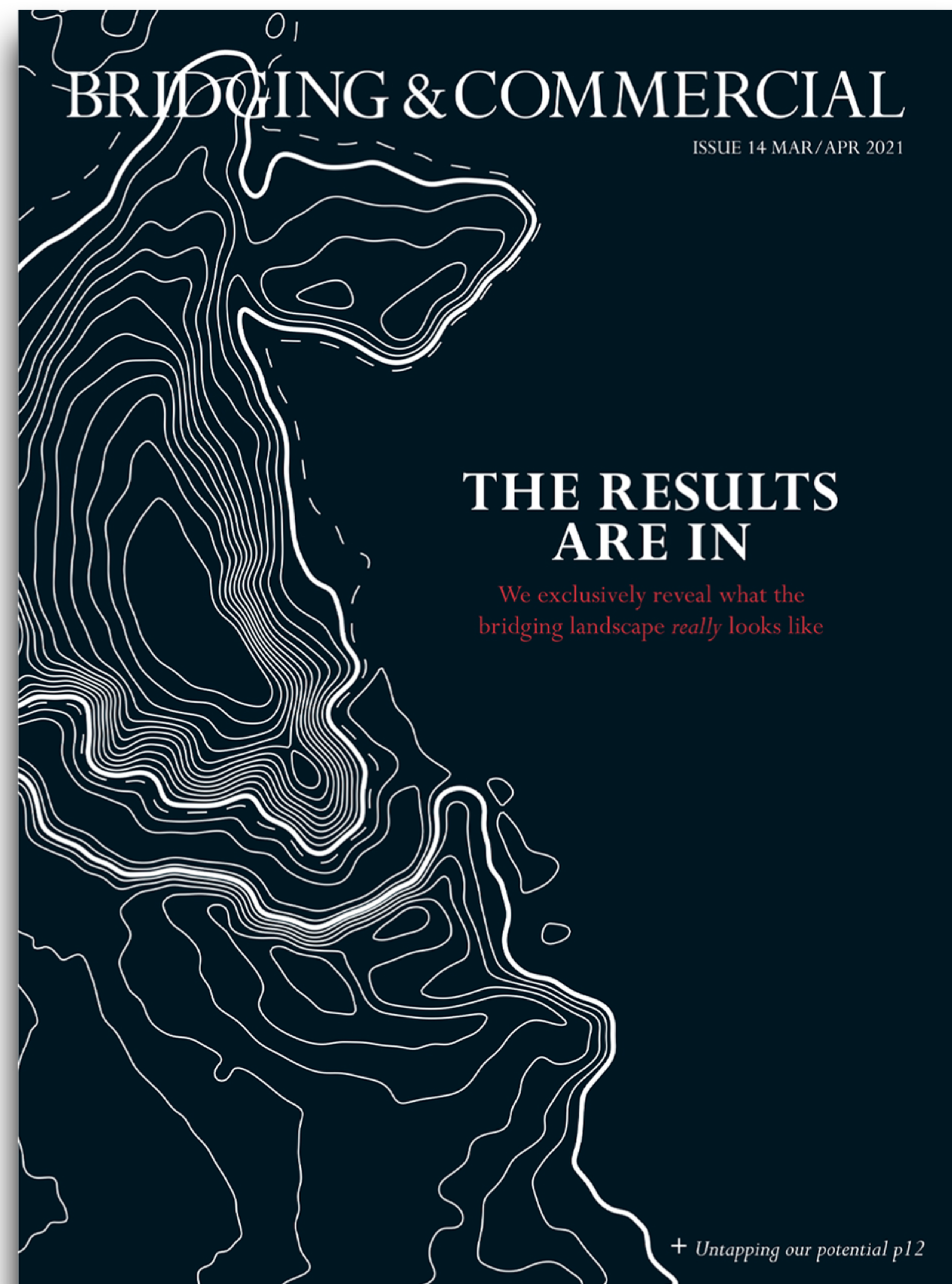
In our fourth year, we feel that we've delivered on these promises and more. Our unwavering attention to detail, both aesthetic and journalistic, got us shortlisted in the 2020 Property Press Awards and earned us an early loyal following — one which we expect to see grow steadily into 2022 and beyond through new partnerships.

The sector has trusted us with its most delicate and controversial subject matters, safe in the knowledge that we give these important topics the respect and treatment they deserve. Not ones to shy away from digging deep, we've brought many a theme into the light with the help and support of industry experts and you, the reader.

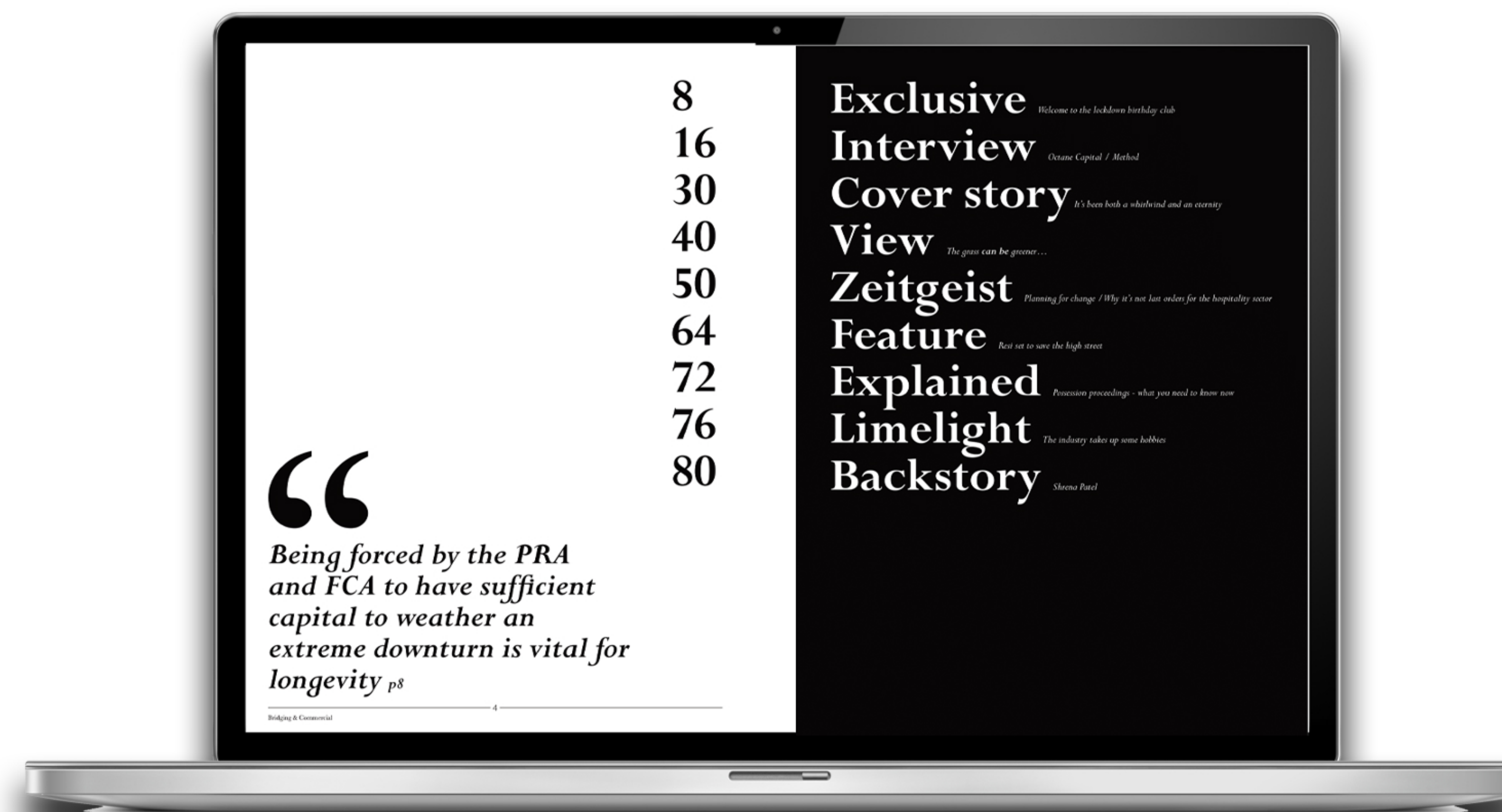
We want this magazine to continue to reflect our nuanced, interesting market and its people, providing a true reflection of everything there is to celebrate, work towards and stand together for.



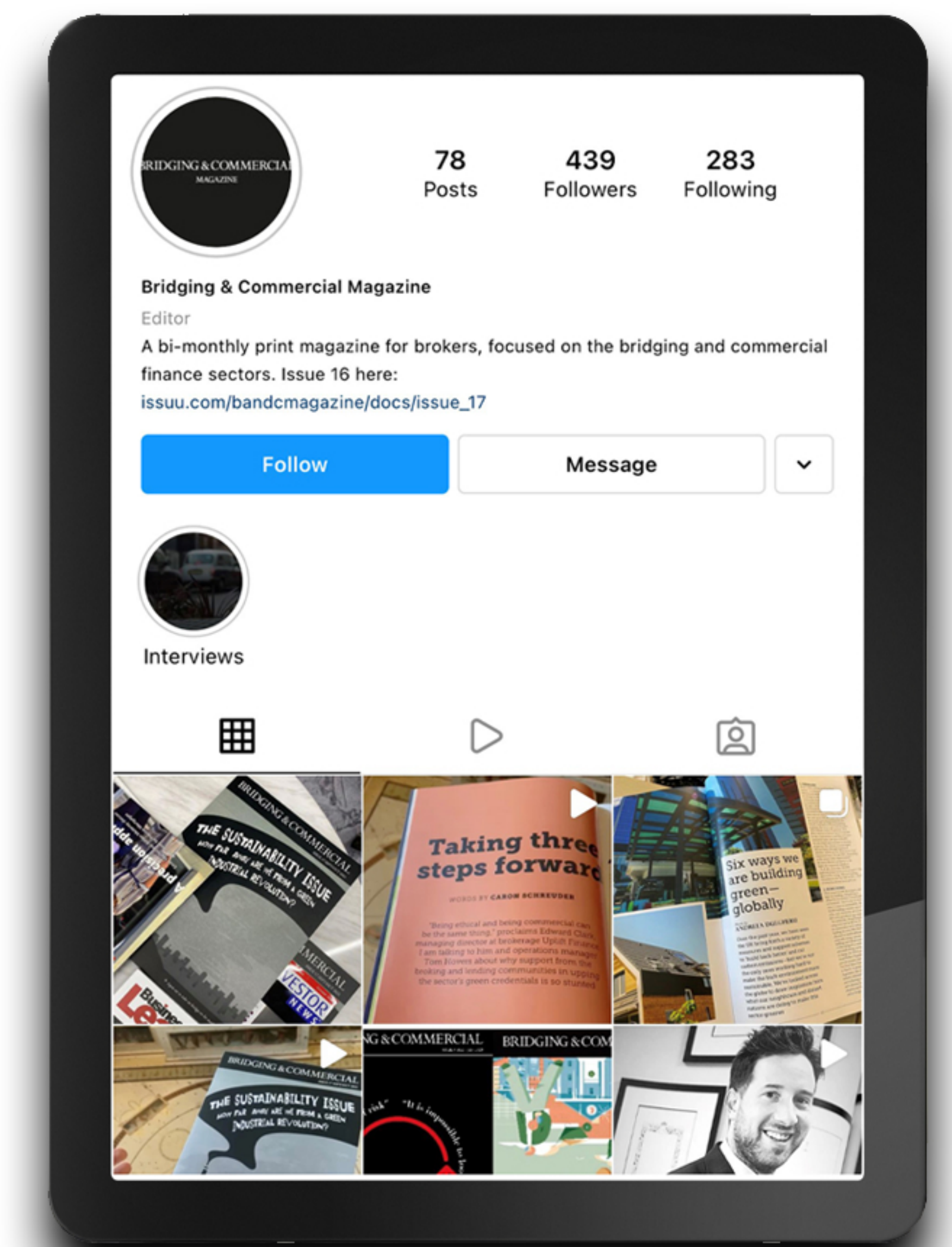
# The Bridging & Commercial Universe



PRINT



DIGITAL



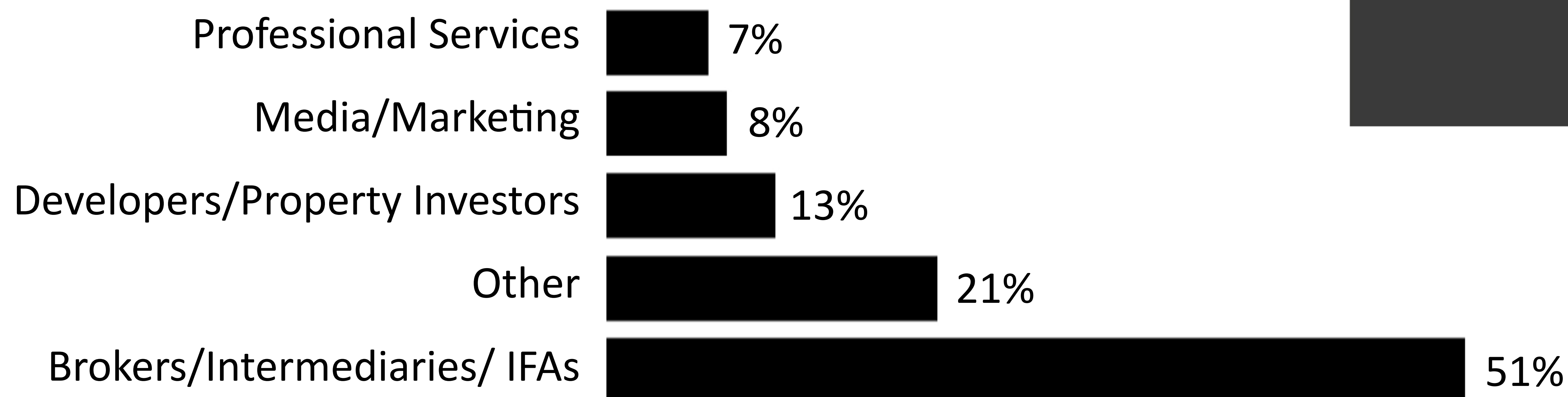
SOCIAL



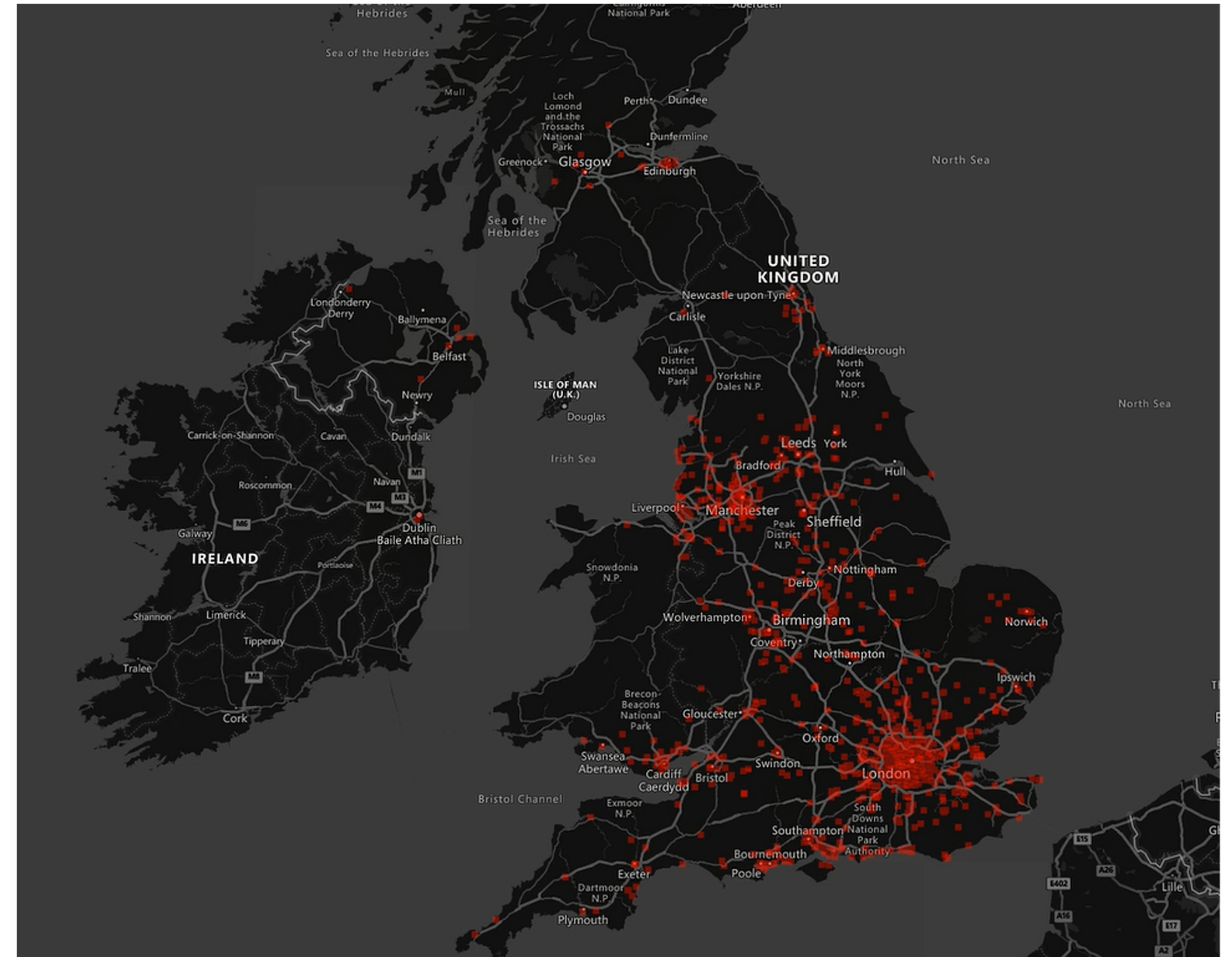
# Reach

- Published six times per year
- Circulation is 2,200 per issue on average
- The digital version of the magazine gets approximately 3,000 reads in its month of release
- We promote the digital magazine via email marketing to a database of over 7,000
- The magazine is shared via our B&C social media channels (Twitter, LinkedIn and Instagram), encompassing 8,693 followers
- A proportion of the magazines are distributed at industry events and exhibitions (when possible)

## What fields are our readers in?



## Where are our readers based?





## Editorial Guidelines

**W**e are committed to providing our loyal readership with objective and original news stories that offer not only a deep insight into the markets we report on, but something educational that intermediaries can learn from and which helps build their knowledge. Our audience should understand that our decisions are not influenced by outside interests and trust us to be fair, responsible and impartial. We are dedicated to achieving the highest standards of accuracy when looking to establish the truths of stories. Our editorial values apply to all our content, whether created by us or industry contributors.

Each issue of the Bridging & Commercial Magazine will be written and edited exclusively by our dedicated in-house editorial team and talented freelancers, to ensure it adheres to our house style and values. As a rule, we do not accept contributed content, unless it is for our separate sponsored supplements and marked advertorials. Instead, we personally seek out relevant and knowledgeable professionals to give an expert perspective on specific areas of the market to help us with our article research. As a result, we have full editorial control of the Bridging & Commercial Magazine. We endeavour to provide original and informative stories and features, all backed by either our own research, industry sentiment or official sources. We will avoid publishing quotes in our interviews as facts, which are based on rumour or information from other news outlets that cannot be substantiated.

### **Forward Features**

We often get asked if we have a forward features list; however, we have decided to take the same stance as we do on [bridgingandcommercial.co.uk](http://bridgingandcommercial.co.uk) by coming up with our timely feature ideas on an issue-by-issue basis. Our position on this is that we are known for capturing the exact mood of the bridging and commercial finance sectors, which can ultimately change at any moment owing to — among other possible circumstances — unforeseen political, economic, regulatory and business-related changes. Our editorial team canvasses the market ahead of every magazine edition to find out what the most pertinent issues are for us to be reporting on. However, we have outlined the overarching theme for each issue in 2022, and welcome ideas throughout the year from all relevant companies and individuals within them which are a perfect fit for these topics.



# Production Schedule

Issue	Theme	Booking deadline	Copy deadline	Release date
Jan/Feb 2021	Power List	15th Jan	20th Jan	Mid-Feb
Mar/Apr 2021	Resi vs commercial & specialist BTL	15th Mar	20th Mar	Mid-Apr
May/Jun2021	Development & Planning	15th May	20th May	Mid-Jun
Jul/Aug 2021	Regulation	15th Jul	20th Jul	Mid-Aug
Sep/Oct 2021	ESG	15th Sep	20th Sep	Mid-Oct
Nov/Dec 2021	People	15th Nov	20th Nov	Early Dec





# Breaking the Latest News & Exclusive Features

Exclusive



Andrew Lazare, founder and managing director of Mint Bridging

## MINT TARGETS QUARTER-OF-A-BILLION-POUND LOAN BOOK WITH PLANS FOR REGULATION

Words by BETH FISHER

As part of an ambitious three-year commercial strategy, Mint Bridging aims to grow its loan book to over £250m, and is set to add longer-term loans and regulated mortgages to its offering. The bridging lender's founder and managing director, Andrew Lazare, discusses how the business intends to reach these goals, why championing the underdogs of the borrower community is key, and how the introduction of product panels will help expand its routes to market

61

Jan/Feb 2021



Bridging & Commercial

Feature

## ENNESS FOUNDERS LAUNCH NEW BRIDGING LENDER TO PLUG INTERNATIONAL GAP

Words by BETH FISHER

THE TEAM BEHIND HNW BROKERAGE ENNESS GLOBAL MORTGAGES HAS UNVEILED TENN CAPITAL TO THE MARKET, A BRIDGING LENDER THAT AIMS TO FOCUS ON COMPLEX AND MULTI-JURISDICTIONAL DEALS

The Guernsey-based international bridging finance provider—which is named after the sum of numbers from the address of Enness's first office (352 Batterssea Road)—opened its doors this June with the intent to bring new funding options to an untapped area of the competitive UK market and overseas. While Enness co-founders Islay Robinson and Hugh Wade-Jones (and non-executive chairman Nigel Le Quesne) are shareholders and will be supporting the business, Islay and Hugh will continue in their current roles as brokers, having brought in Tenn Capital CEO Matt Watson to run the show. Matt joins the lender from alternative financier Sancus, where he was the managing director for its Guernsey operations for almost five years. Throughout his career, he has been involved in scaling start-up businesses. "Building something from scratch is hard; it takes parts of you along the journey with it," he states. "I do enjoy seeing things go from idea stage to something that is real and creates value."

47

May/June 2021



## What They Say

**Alex Upton, Commercial Director of Development Finance,  
Hampshire Trust Bank:**

Bridging & Commercial Magazine continues to be an industry leader through delivering deep insight and intelligent opinion, as well as rich content. The bi-monthly format is not just a lovely thing to look at; the quality of editorial and features, as well as a high-profile list of contributors, means it is a must-read for all those who have an interest in the commercial finance and short-term lending sectors.

**Nick Baker, Head of Intermediaries, Allica Bank:**

The team at Medianett are at the forefront of our markets - always looking for ways to delve deeper into the most pressing challenges we face and the opportunities ahead of us. They are connect and informed, with their fingers firmly on the pulse of the industry.

**Jordan McBriar, Adapt Finance:**

Medianett not only initially elevated our presence in the Specialist Finance market but, due to their constant innovation, they have cemented it, too. Everyone needs great people around them and in Caron, Beth and the rest of the team, we have the best there are.

**Kimberley Gates, Head of Strategic Partnerships,  
Sirius Property Finance:**

Bridging & Commercial magazine has brought a fresh and vibrant offering to the traditional selection of trade publications. The content is not only beautifully presented, it consistently offers thought provoking and informative articles, as well as bringing a social and human edge to what is, after all, a people and relationship driven sector. A must read for myself and my colleagues at Sirius!

# BRIDGING & COMMERCIAL

ISSUE 10 JUL/AUG 2020



## HOW THE MARKET TURNED UPSIDE DOWN THE STORY SO FAR

+ Happy birthday, Precise Mortgages p8



"LENDERS ARE ONLY SEEING WHAT WE ARE PRESENTING TO THEM ... SO, WE CAN'T BLAME THEM FOR NOT COMING OUT WITH THESE PRODUCTS IF WE'RE NOT DOING OUR JOB"





Words by  
**BETH FISHER**  
Illustration by  
**ALI HUNTER**



PAY MORE NOW—OR  
**PAY MUCH MORE LATER**

*SME developers are at risk of reducing their profits to rubble if they forge ahead with solicitors that lack the appropriate experience in property development transactions*



# Rate Card

Advertorial + DPS advert	£3,000
Inside back	£1,300
DPS advert before & after cover story	£4,000
DPS advert in the middle of cover story	£3,000
First DPS advert pre-contents	£2,000
Full page advert	£1,000
DPS	£1,800
Half-page	£700
Back cover	£2,000
Inside front cover	£2,000
Front cover package	£5,000
• Belly wrap	
• Insert	
• Editorial featured on cover	
• Branding on contents page	
• Full-page advert	

Print inserts/outserts/belly wraps/barn-folds/false covers – POA

*All prices exclude VAT.*



**BRIDGING & COMMERCIAL**  
ISSUE 13 JAN/FEB 2021

# POWER 2021 LIST

Recognising those who go above and beyond

**WHY ARE DEVELOPMENT LENDERS SO LUDDITE?**

Words by **BETH FISHER**

14

15

July/Aug 2021



# Supplements & Special Publications

Each issue of the magazine will be accompanied by an educational supplement or similar, delivered in partnership with some of the industry's most prevalent thought leaders. These shorter publications will aim to lift the lid on topics previously explored or introduced on the B&C website, or via our sister publication, *Development Finance Today*.

We have paved the way in these niche areas and it seems only right that we expand our print offering to cover the burning issues that exist in this part of the market, too.

We are open to collaborating on different ideas that are of industry-wide importance. Ideally, these takeaway booklets will provide the perfect amount of intense insight into a particular product, both informing and improving readers' confidence in these areas.

**Beaufort**  
How student accommodation will evolve by 2030  
Part of the Medianett Virtual Roundtable Series

**2021 Market Outlook**  
In association with **MFS**  
BESPOKE BRIDGING LOANS MADE SIMPLE

**Guide to Property Receivership**  
**CG&CO**

**NICHE MARKET PRODUCTS**  
Featuring Avamore's Finish & Exit

AVAMORE CAPITAL  
www.avamorecapital.com

The typical student bedroom has evolved from cluster rooms through to studios and back again, deviating into townhouses and various other combinations of co-living premises. PBSA can certainly be considered a dynamic asset class which moves with the times.

Given the dearth of decent student accommodation around the turn of the century, there was previously a feeling of 'build it and they will come'. However, as the sector has moved to second and now

third generation stock, the fun of property development has taken a back seat to the fore. 'Micro-location' is key, providing buildings with good amenities, excellent WiFi is an absolute imperative.

When speaking at conferences or seminars, I'm often asked how long this sector will last. In the PBSA sense, it's always responded well to university estates and, similarly, first generation PBSA stock.

£4,000 + VAT per sponsor  
12/16 pp

Full-page advert inside front & back cover  
Branding throughout  
Content direction driven by you

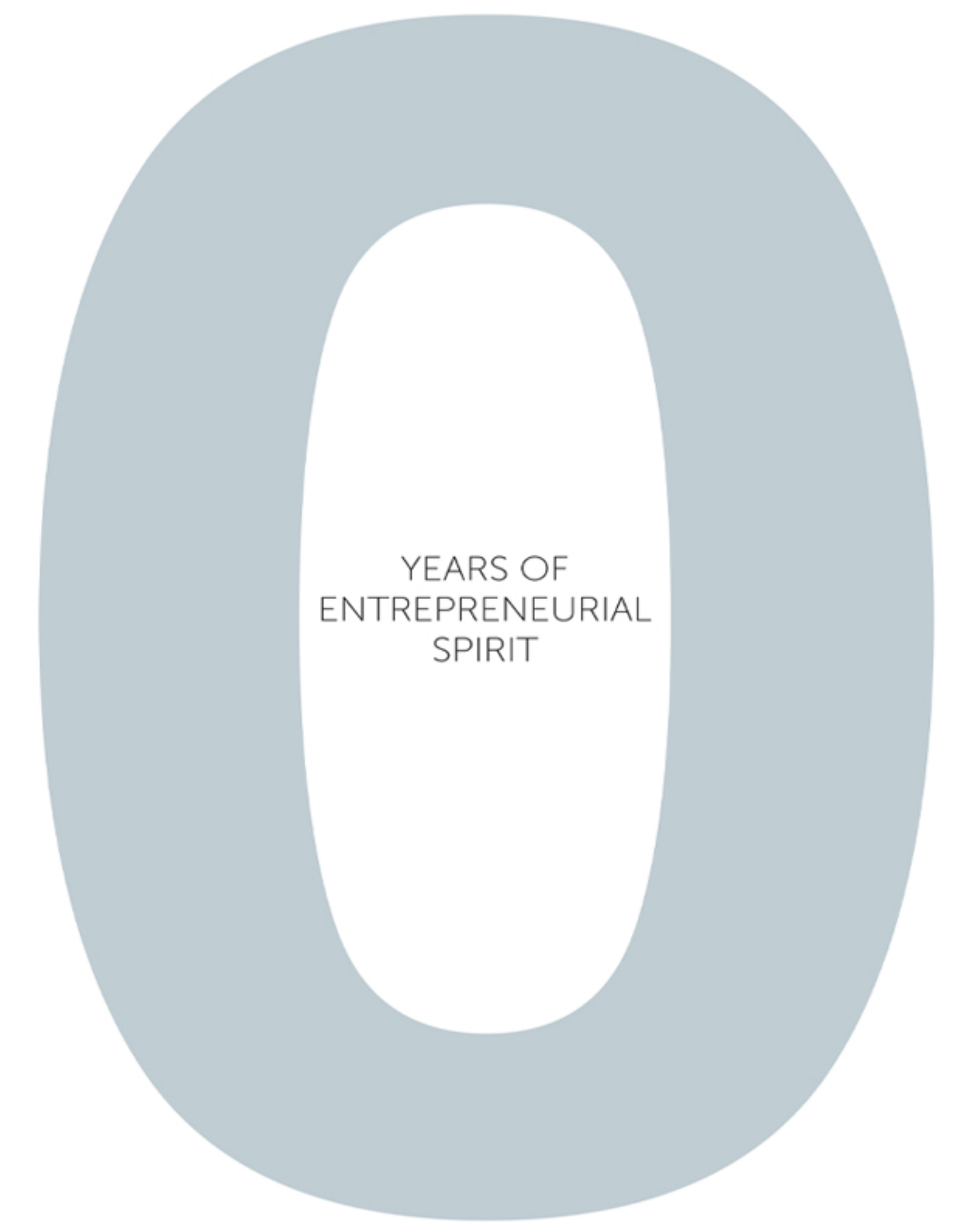
**PREMIUM SUPPLEMENT OPTIONS**  
— POA



# Advertorial

Sponsored advertorials are limited to one client per issue, and include a DPS advert before or after the feature.

Our editorial team will work to your brief to put the advertorial article together to ensure it offers maximum editorial impact in line with your brand.



Interview

**B**ehind the loans are the business and sell eventual... "The 2007 credit crunch just didn't explain certain and to a... With these tri... initial re... transmitt... skills en... wanted... that was... objects... remain... a team... evolved... now also... bridging... 10m, 11

Since providing its first loan—against a car number plate, back in 1981—MSP Capital has financed the building of football stadiums, Co-op stores across the South and numerous residential developments. But it has been a progressive journey. I sit down with managing director Martin Higgins, who, since 1994, has helped to grow what was once a small Dorset family business into the prominent, privately owned lender it is today

Words by **BETH FISHER**

2021 marks MSP's 40th anniversary, an occasion that was marked by an online celebration involving mandatory dressing up, company sponsored cocktail making and takeaways. By chance, the entire staff had enjoyed a weekend away at a hotel in January 2020, just before Covid hit. "We have a great team covering all ages, experiences and interests, and it was an amazing time together," Martin reminisces. "Work was not on the agenda or discussed, so it was a pure focus on fun. Of course, against the backdrop of the pandemic, this memory is even more appreciated by us all now."

Reflecting on the past four decades, Martin believes the leader's biggest achievement was when it moved from being family to privately owned. Paul Miracca and David Capra, director of development finance and commercial director, respectively, along with one other, bought Martin's father out. Private ownership was split across the four of them, with the fourth person leaving when Cabot Square Capital came on board much later. "This was nearly 10 years ago and, with new stakeholders, it meant that we could plot a steady course with growth and opportunity firmly on the agenda," Martin says.

And in most challenging moments? "The credit crunch," Martin replies, putting the pandemic to one side, as we're still enduring it. "We had clients who we'd known for decades having a torrid time and banks retreating with little rationale for their actions," he recalls. "Our business around 10 years, the positive change of its capital structure with a syndicate of funding lines has made it think differently about its business. "We have created infrastructure and systems that have enabled us to have experts leading the charge on customer experience, while the platform does the heavy lifting."

In 2020, its loan portfolio doubled to £200m, despite Covid-19 restrictions battering the property industry early on. "Having been around for decades and seen numerous economic cycles, we are ready for every challenge," Martin states, confidently, "but the very word 'pandemic' was completely new to us as a nation." He imparts that a vital lesson he learnt in earlier years was never to chase rapid expansion. Instead, MSP follows the simple logic of staying close to its clients and supporting them in making the most of their assets. "This will enable them to make the best of any challenges and, of course, opportunities. One: you survive. Two: your clients survive. Three: you find that growth occurs naturally as you come out of a tough time." He divulges that seeing clients maintain their livelihoods was the best thanks it could have had for the sheer number of extra hours worked to navigate the past 12 months.

Further showing its commitment to the market last year, MSP designated an initial £10m in funds for a new low-cost, premium residential bridging product. It has since continued a measured release of the offering—which Martin says has been

spaces and exercise are for our mental health and, over the next few years, our community is going to see some initiatives come to life that will enable more people to get involved with sports facilities and suchlike. It feels great to be at a stage where we're giving back, and long may that continue."

Looking to the future, MSP aims to boost its relationships with introducers and increase and diversify its funding. "I think we mirror our clients in our attitude to opportunities and, as they're constantly developing, so are we," Martin says. "There's lots of potential in this area if you have an entrepreneurial spirit. Our current long-term funders recognise that our market position is all about being the best in class. They want us to do more of the same and listen to any innovations we have on the horizon."

In line with its ambitions, the finance provider is soon to reveal its overhauled website—something which has helped bring the team closer together during Covid, as it affirms its ideals and mission moving forward. "I am keen to share what we do and our values with a much larger audience," Martin comments. "Pressing 'go live' on the new website will be a definite milestone in the MSP journey."

I end our interview by asking Martin one last question: "What is your biggest goal for the business this year?" "I wish for the health of our team and their families, and growth—in that order," he responds. ■

Bridging & Commercial 30 Mar/Apr 2021

*\* This is for example purposes, this was not an advertorial*

**CELEBRATING 40 YEARS OF PROPERTY FINANCE ESTABLISHED 1981**

## Good ideas come from experience

... and we think you'll like our latest one. To celebrate MSP Capital turning 40 this year, we are releasing our largest tranche to date of our popular Premium Residential Bridging Loan. If we haven't worked together yet, it's time you experienced our swift, tailored, and innovative approach to lending for yourself ...

**Premium Residential Bridging Loan**  
Our new residential bridging product is designed for completed units, enabling property professionals to take finance from completed residential assets

**From 5.99% Per Annum**  
Loans from £75k to £5m  
APR to 20% LTV  
Arrangement fees from 1.25%  
No exit fees, options available  
Target first payment under 3 weeks

**Individually Tailored To You**  
We are property-people first so we understand the need for swift, flexible solutions that work for property professionals

**Experience Beyond Finance**

Find out how we can help  
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Call us on 01202 743400

**MSPCAPITAL**  
Property Finance Specialists

## What 40 years of finance has

There is more to finance than

**We are property-people first**  
You need to be able to pick up the phone someone who understands property. Our includes property banking professionals, property developers, and RICS qualified. We provide support and technical expertise you need it.

**We align our goals with yours**  
Our appetite to lend is strong and our attitude to lending is solution-focused. We will always assist where possible, tailoring a solution to your needs and adapting as the journey evolves.

**We are swift**  
You can expect a rapid and decisive response and your funding made available when you need it. Our due diligence systems are designed to require less paperwork from you, freeing up your time to focus on what you do best.

**We are entrepreneurial**  
Because our team has walked in your shoes, we know how projects operate. Working alongside you, we use our expertise to help you maximise every possible opportunity, avoid potential pitfalls, and ultimately reach your goals.

**Don't just take our word for it**  
We want you to experience the reason behind our promise: 'Experience Beyond Finance'. If we haven't been introduced yet, let's change that. Call now and see if our Premium Residential Bridging Loan or our Development Finance options can help to bring your project to life in ways you may not have expected.

**Experience Beyond Finance**

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Property Finance Specialists



# Section Sponsorship

Brands can now sponsor specific sections within our magazine. Aligning your brand with one of our sections allows you to advertise subtly alongside our editorial team's high quality content. For example, if you are a recruiter, you may look to sponsor our 'People' section.

This includes one FP opening advert in the section, logo on first page of editorial, and a 1/3 strip page advert on the last page of the section.

Sections that can be sponsored:

- Products
- Series
- Data
- Sustainability
- Technology
- People

All priced at £3,000 + VAT per issue.

Keppel Bay Tower – Singapore's first commercial building to be certified as a Green Mark Platinum Zero Energy building and the first commercial development to be fully powered by renewable energy (Copyright: Keppel Land Limited/Keppel Corporation)

Adam Joseph Lewis Center for Environmental Studies, Oberlin College, Ohio – the first commercial building to be Verified Zero Energy by the New Buildings Institute (Source: Wikipedia public domain)

of the two competition categories—Future Building and Existing Building—will be awarded a grand prize of \$300,000, while the remaining shortlisted candidates for both sections will share \$600,000.

**3. CANADA**  
Ranked second-highest in the US Green Building Council's latest top 10 countries and regions for LEED (Leadership in Energy and Environmental Design), Canada is continuing its trajectory towards a more sustainable construction sector. The nation knows that climate action starts at home—which is why, over the next seven years, the government will help more than 700,000 homeowners with up to C\$5,600 to boost their energy efficiency and reduce their energy bills via its Canada Greener Homes Grant. To make the deal even sweeter, proposals are being

**4. SINGAPORE**  
Having started in 2005 with the first iteration of its sustainable construction plan, Singapore has culminated its green building journey with the all-encompassing Green Building Masterplan, published this year. Its goal? To hit the three 80s: have 80% of buildings green, ensure 80% of new developments are super low-energy, and achieve an 80% increase in energy efficiency from 2005 levels—all by 2030. The city-state's plan is structured in layers. The first is the increased minimum energy-efficiency requirements; existing buildings now need to be at least 40% more energy efficient than the 2005 baseline, while new builds and super-low energy homes must be 30% and 60% more energy-saving respectively. Then comes the Green Mark 2021 certification system, which aims to raise standards in energy

**5. USA**  
After a tumultuous presidential election, the USA didn't wait long to announce its plans to tackle the climate crisis and make its building sector greener, leading to the CLEAN Future Act (CFA) bill introduced in March. It proposes to improve the energy efficiency of the entire sector,

existing home to be wildfire resistant. Non-profit buildings often don't get as much attention as residential and commercial properties when it comes to improvements. The CFA is addressing this by introducing a funding scheme to award grants of up to \$200,000 to non-profit organisations—including hospitals,

a particular focus on reuse (of both materials and buildings) and waste-free building sites. While there are no official government requirements to enforce this, numerous studies have highlighted the benefits of reuse in the industry. The Circularity Gap Report Norway 2020 estimates that the recycling of construction and demolition waste into new buildings could see the country's material footprint drop by 15% and alleviate the negative environmental impact of mining and processing to produce materials such as concrete and steel. Following this, the government announced in January that the Directorate for Building Quality will prepare a guide for the reuse of building materials, as well as study and propose changes to national rules so that these promote the reuse of

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**1. GERMANY**  
Home of the well-known Passivhaus system—a voluntary standard for energy efficiency in buildings—Germany is no stranger to effective, sustainable construction methods, and has continued to transform its development industry through a variety of initiatives. After introducing tax reliefs for energy-efficient renovations at the beginning of 2020, which allowed citizens to deduct 20% of the costs up to €40,000 from their taxes, the German government launched the Federal Funding for Efficient Buildings in January this year as part of its broader 2030 Climate Action Programme. This allows anyone to borrow up to €150,000 for the construction or purchase of a new sustainable home, and up to €60,000 for individual improvements to existing properties. The scheme rewards highly efficient homes through repayment subsidies, which can cut a borrower's loan repayment from 15% and 50%, depending on the extent of the improvements—the more efficient a property is, the higher the repayment subsidy is. As of July, more than 150,000 applications have been received and €2.7bn approved for energy-efficient building renovations in the first half of 2021, €610m of which has already been paid out.

**2. HONG KONG**  
With around 10,000 skyscrapers and high-rise buildings, Hong Kong is defined by its extensive vertical built environment—but it's also its downfall when it comes to sustainability. More than 50,000 buildings consume up to 90% of the city's electricity and account for 60% of its greenhouse gas emissions. To combat this, Hong Kong has been using every tool in the box to revolutionise its construction sector and promote green building. An extra HK\$1bn has been allocated to install additional small-scale renewable energy systems in government buildings and infrastructure, as well as \$150m pledged to conduct energy audits and install energy-saving appliances, free of charge, for NGOs submitted by the Social Welfare Department. Hong Kong's *piece de resistance*, however, is the Advancing Net Zero Ideas Competition launched in March. A sustainable version of The Apprentice, this calls on international industry stakeholders, designers, academics and technology experts to generate ideas and solutions to accelerate the sector's adoption and development of *low* zero carbon design and technologies. The winner

**Six ways we are building green—globally**

Words by  
**ANDREEA DULGHERU**

Over the past year, we have seen the UK bring forth a variety of measures and support schemes to 'build back better' and cut carbon emissions—but we're not the only ones working hard to make the built environment more sustainable. We've looked across the globe to draw inspiration from what our neighbours and distant nations are doing to make this sector greener

53

Sept/Oct 2021

mediamett.



# Special Advertising Options

## ROLL-FOLD OR GATEFOLD

Pages within the publication which throw out to provide extra space for advertising messages, ideal for generating more interest than a typical single page advert. They can be positioned to throw out from either the left or right, providing two or four additional pages.

Three-page adverts can be combined with online advertising, such as website takeovers, to extend your brand's message across print and digital.

Pricing available on request and subject to exact requirements.





# Special Advertising Options

## INTERACTIVE

Interactive adverts add an extra special touch to your marketing strategy. Print adverts can be made interactive by including QR codes that can relay important information about you, your team or product offering from a reader's smartphone. This works especially well if your advertising features your BDMs, where they can talk directly to our readers in video format.

Get in touch for examples.

Interview

“One of the things about coming out of the EU was that we wouldn't have so much regulation, so the last thing Boris wants is more of it”



Ray Cohen

whether you like that asset class, how well the market's performing, and ultimately, how much you like the lender as well. It's a dynamic that can be very beneficial to both parties.

**RC:** The part investor, rather than the full merger or acquisition, has been around a long time—you can go back to the likes of Masthaven with The William Pears Group. They came in, funded the business and took an interest, but sat back and allowed the firm to run it, because they were the specialists and had the skill sets to do that. They haven't got the time to do it. Even though they lend in the same space themselves, they haven't got enough people and they can't manage.

**LD:** The models just don't fit any more, do they?

**RC:** No, they don't. And so they've done funding lines, other ways in which they could get closer to making it happen. And then, as you say, it's all about the people, isn't it?

**LD:** Yes.

**RC:** And if you acquire and lose the people, then you've got nothing.

**LD:** You've bought an expensive shell, haven't you?

**RC:** Yes, and the book itself runs off so quickly. You can buy bridging

books, and it has happened, but by the time you've done the due diligence, the book's already disappeared. And you're obviously going to want to pay less than the full value, because that's where you're going to make your money, running it off. So, it's never been a great option for businesses that do well. It's a notable viewpoint, but I don't think you'll see it in the traditional sense, as you said.

**LD:** Agreed.

**CS:** Ray, you've mentioned that you were slightly doubtful, because the market is doing well and people are making money, about what's going to encourage or incentivise people to sell.

**RC:** If you've set up your lender, done well and expanded but want to do more—why would you want to get out of the market, unless you're planning to retire? There might be a few people around that have given it some thought. So, do they want to pass it on to somebody else, or do they just want to sell, take the money and run?

**CS:** Perhaps we're at the stage, because a lot of the people who run these lenders are edging on 15 years in it, when is it natural to start thinking about that?

**RC:** The thing is, do you step back from the duties and allow other people to run it, and just take profit, or do you consider selling

66

Bridging & Commercial

After a year of giving up so much,  
it's time to consider giving of another kind...

# A financial services initiative that will save lives

## The BloodBank

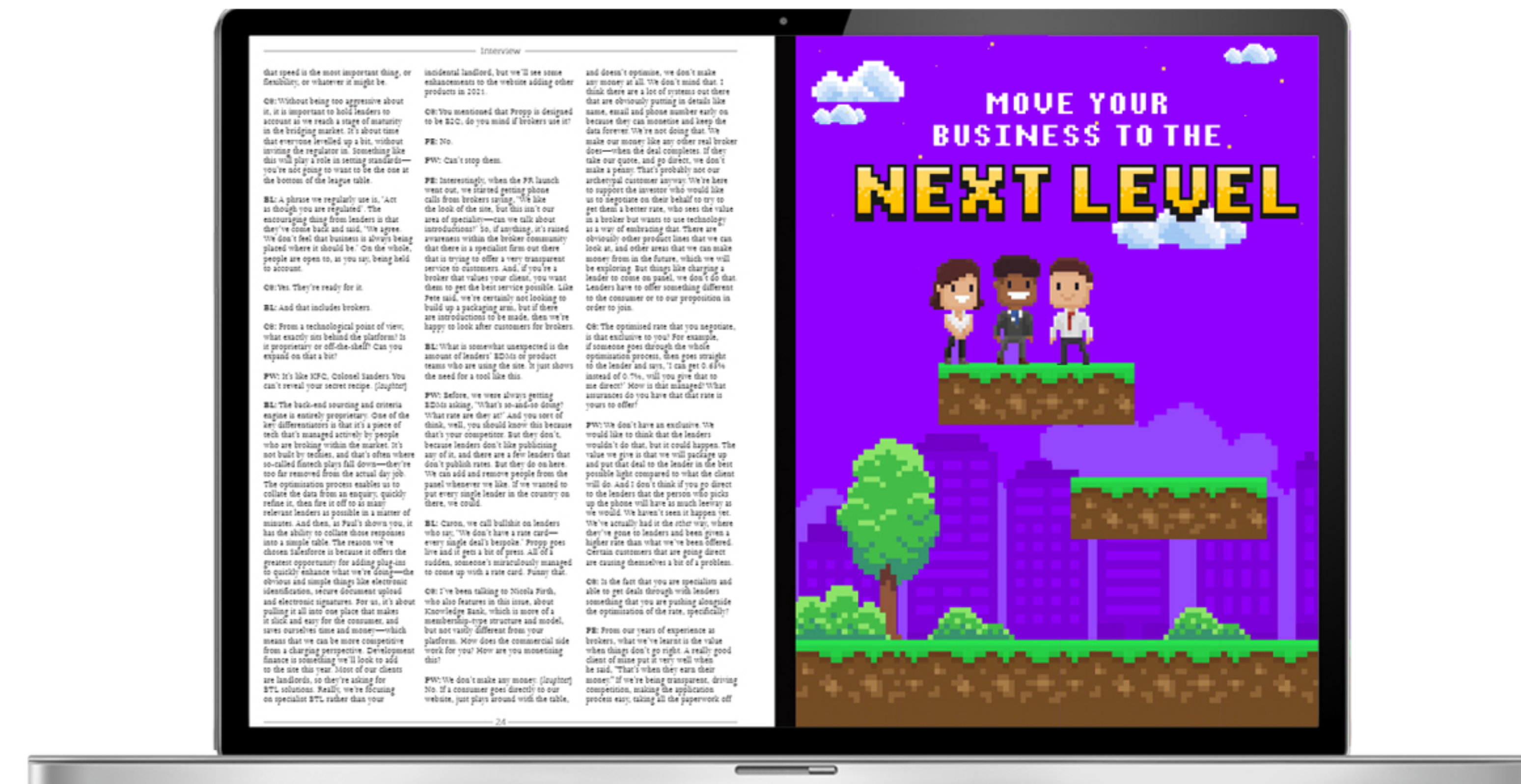
Find out how:

[www.blood-bank.co.uk](http://www.blood-bank.co.uk)





# Digital Magazine Advertising



We are keen to blur the lines between print and digital advertising by offering innovative ways to showcase your brand on both mediums.

Considering the e-copy of the magazine gets approximately 3,000 reads in its first month of issue, transforming your full- or double-page marketing into an interactive advert to capture the attention of our readers is a unique way to make a statement.

This works especially well for big launches/announcements, events, rebrands and milestones. Talk to us so that we can help you make your ideas a reality.



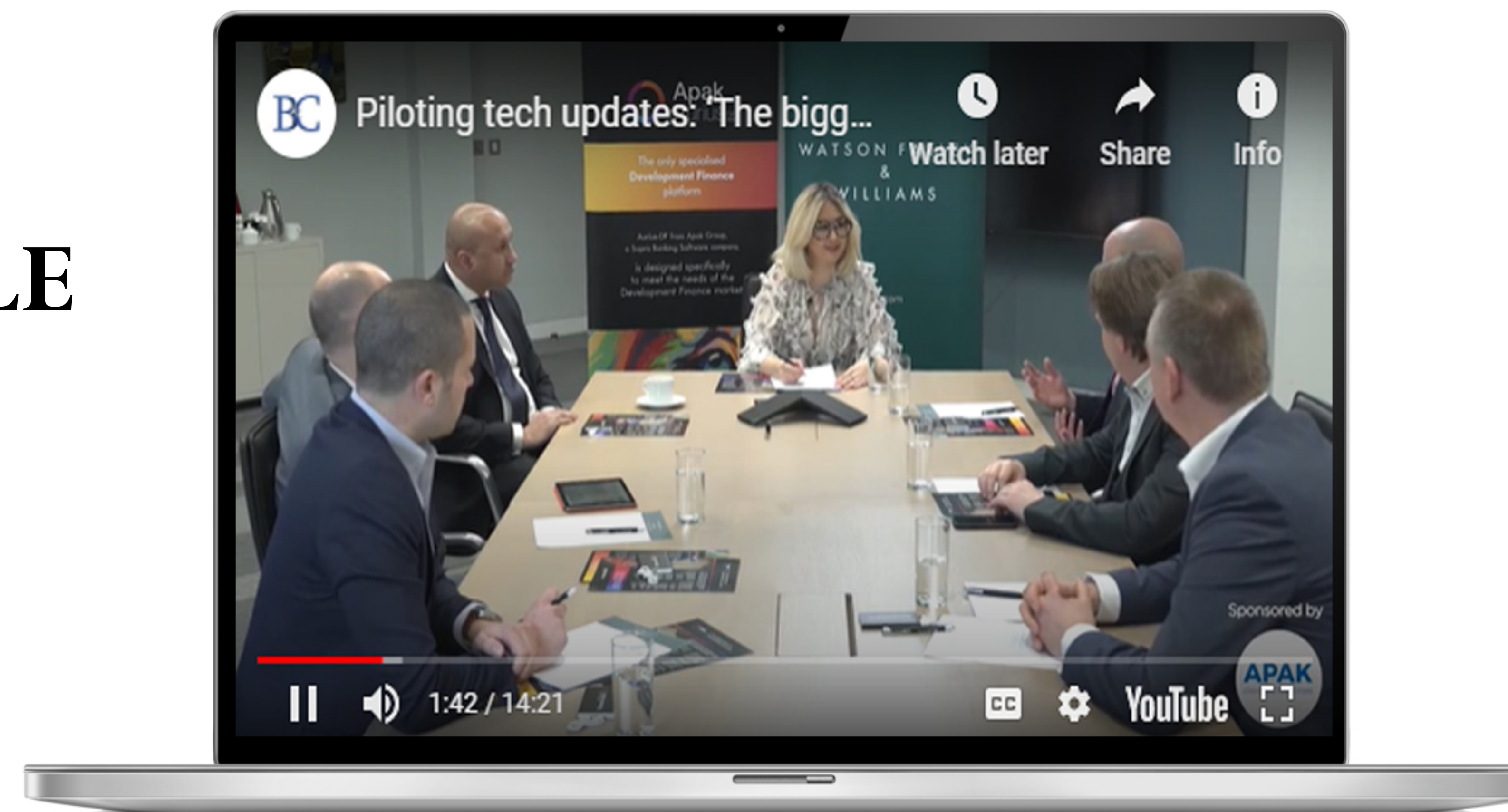
# The Bridging & Commercial Universe

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Not sure how  
exactly to make your  
brand stand out?  
Invite us for coffee  
and we'll talk you  
through it, using  
physical examples of  
campaigns, inserts  
and outserts to  
inspire and motivate.