



WANT TO EARN FROM DEALS YOU DON'T DO?



Our best clients come from our introducers, they are our number one source of quality new business.

Collaborating makes each of us stronger. In addition to being more successful and making business more remunerative.

This is about **working together** and **giving you** an **extra income**.

WHO WE ARE

Lime Consultancy was set up in 2012 with three core principles. Time, Fairness and Expertise.

Time, being that we will respond quick, move fast and not put a clock on the client. If they want to talk or change their mind that's fine.

Fairness, we work with the client from start to finish, liaising with the accountant, lender, solicitor, agent, whoever it takes to get things done. We only charge on success and we won't charge excessively.

Expertise, our background is in credit and underwriting. This is where we differ. Our lenders enjoy working with us because we speak their language. This means our clients benefit from quicker decisions and terms they may otherwise not receive.

WHAT WE DO

We don't do regulated residential mortgages, homeowner loans, personal finance or any connected insurances. That's not our domain. We do commercial lending only. That includes commercial mortgages, mixed use property, property development finance, trading businesses and the really complex residential investment loans.

We are directly regulated by The FCA, full members of the NACFB as well as being fully insured. We are transparent with the client in why we propose any lender and always disclose what we earn and what we may pay you.

In short, we **do things right**.

WHO WE ARE

Lime Consultancy is a trading name of Lime Coaching & Consultancy Ltd. Registered in England 07975038. The Beehive, City Place, Gatwick. Lime Consultancy are a commercial credit broker working with a range of lenders, we are not a lender ourselves. We earn our income through a combination of fees paid by the client and/or commission paid by lenders. Lime Consultancy is Authorised and Regulated by the Financial Conduct Authority.

WORKING WITH YOU

There are a few rules. Being an FCA regulated firm anyone rewarded for introducing business to us needs to have an accounting qualification or be FCA authorised. For Mortgage Brokers, Accountants, IFAs and most Business Consultants that fits really well.

We also provide a formal introducer agreement, this sets out that the 'client' remains your own, we won't step on your toes, it also sets out what we will pay to you. This is typically 30% of whatever the lender pays us.

If the client wants anything else, or our conversation widens we will always point the client back to you.

We also recognise that we often get asked about what you do, we are happy to introduce business back to you where we can.

HOW IT WORKS

All we ask is for the client details. If you're not sure it is something we can do or not sure it is even possible (it probably is) then give us a bell and we can chat it through.

After that, it works like this:



On a typical £500,000 commercial mortgage we would pay you £1,500

WHAT NEXT

That bit is up to you. What we do is genuinely niche. If you think we could be good for each other then let's chat or grab a coffee see what we can do.



Dave Farmer Lime Consultancy

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INTRODUCING BUSINESS THE FAQ

I'll be honest. Rarely have I ever found the answer to my question on any FAQ.

If your answer isn't here then get in touch on 01293 541333 or hello@limeconsultancy.net and we will give you a straight response.

These are, genuinely, answers to questions commonly asked of us



FAQ

How safe is my client? We are authorised and regulated by the FCA. This means we are monitored, insured and commit to annual CPD. Our introducer agreement makes clear the client is your client and we try to do everything in the most fair and correct way. In short, we value you, the client and for this to work we have to do what we say.

Do you cross sell? No. We only do what we do. If we provided life cover, buildings insurance or any other typical add on then it really blurs the lines. We do the commercial finance bit, the rest is back to you to decide.

When do we get paid? When we get paid. Different lenders pay us at different times, once we get paid we will ask you for an invoice and pay you.

Can I charge my client? Up to you. You know your relationship with your client better than anyone else. To be clear though, we will disclose what we earn to the client and disclose what we expect to pay you so we are transparent with the client from the outset.

Are you 'whole of market'? What really is 'whole of market'. We are not tied to any lender, we are directly authorised by the FCA and not part of any network. Our options are really wide and varied. Do we work with absolutely every lender out there? No, but nobody really does. We are totally independent, not tied and not part of a network so we are wholly impartial.

How do I introduce to you? The very easiest way is to drop an email or pick up the phone. That first discussion can save so much time, plus we then handle the client how you want.

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How do I know what is going on with the client? Up to you how you want us to do this. Some people we work with just ask us to get on with it and let them know the outcome, others want a regular update and details of progress. Just tell us what you want.

What happens if the client comes back to you direct in the future? We have a really good back office CRM system so we know where each of our new clients has come from. If the client comes back to us we will let you know. If it is something we can do and just get on with we will and then will let you know about it, if it is anything different we will point them back to you.

I use someone else for commercial finance, can I still use them also? Yes, totally your prerogative. All I would ask is that you don't introduce the same client to us and someone else at the same time. This never benefits the client (or us) and the scatter gun approach is not something we subscribe to. Doing this duplicates work with lenders seeing the same proposal from several sources, it makes lenders nervous and the client appear desperate, neither of which is a good thing. If you are going to do this please let us know as we would probably stand aside because the client has to come first.

What about clients with bad credit? What about it. The general rule of thumb is that most clients can borrow, it is just a question on cost and risk. Where there are credit issues please be straight on day one and we can work with it. Ultimately, there may or may not be a solution and that solution may or may not be acceptable to the client. Credit issues happen for many reasons, so long as we are aware then that's fine.

Will you introduce business back to me? We can. We probably take the same approach as you. Where there is something we cannot do we will introduce the client to someone who can help. Like most of us, we will introduce to people we trust, who work with us and we know will take good care of our client. Working together helps you, me and the client.

Can I just chat something through? Definitely. We are always doing this and talking through something that has come up. It is one of the single most beneficial things for both of us. Pick up the phone and ask away, 100% happy with this.

Do you have a set area you work in? Not really. We can work with clients across the UK but we prefer clients in the South East corner. The reason why is that many of our proposals are not wholly straightforward and it can help to meet the client or go and see them and set eyes on what they are doing, it is just much easier. Plus, we know the area and the local issues which really helps.



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