

Debt Advisory Services

The funding market for mid-market organisations has changed fundamentally over the past few years and remains turbulent. Interest rates remain very low, and whilst there has been the emergence of non-bank alternative funding and a high degree of liquidity in the market, there has also been increased regulatory requirements and 'cost down' challenges. This has increased focus on capital returns and often results in a different approach to terms and covenants.

As a result, it is key to fully understand the range of options available, not simply the highest amount of debt at the most attractive price. Gambit's Debt Advisory service aims to achieve an optimal and sustainable funding structure to meet your business' strategic ambitions.

Gambit's partner-led approach means you will receive the highest quality service from individuals with relationships with the most active funders in the mid-market. Our team does this, not once every few years, but daily, having been involved as both advisors and lenders. Gambit is one of the few firms offering an independent review to optimise debt structures.

When to use our debt advisory review

Being independent of any banks and as a firm having over 25 years' experience in business, our offering is unique and focused on optimising your debt structure and enhancing your business.

Debt structure advice can be sought on:

- Funding transactions – whether it be an MBO, Mergers or Acquisition, your business is unique and so is the solution
- Staple debt packages to maximise a sale process
- Refinance maturing debt facilities
- Funding to accommodate rapid growth and expansion
- Recaps to facilitate cash-out to shareholders or partial exits
- Working capital reviews to understand and optimise efficiency

What we offer

As part of our debt advisory services we can offer:

- Financial modelling of various debt structures
- Debt capacity analysis
- Working capital review and optimisation
- Preparation of Information Memorandums
- In depth understanding of credit committee process and bank documentation to make your applications as streamlined as possible
- Covenant and collateral analysis
- Project managing and executing the fundraising from planning to completion and co-ordination of other professionals

Our experience

Gambit has extensive experience in fund raising from a range of institutional providers including debt, mezzanine, private equity, venture capital and alternative funding specialists. We have raised funds ranging from £1 million to over £100 million.

Leading Gambit Corporate Finance's Debt Advisory team is Jason Evans. Jason joined Gambit as a Partner in July 2017. Prior to this Jason was a Regional Director for Lloyds Banking Group, tasked with increasing the regional corporate banking team in the Mid Markets and working with businesses across South Wales and Severnside.

After graduating from the University of Reading in 1991 with an honours degree in economics and accounting, Jason began his career at Coopers & Lybrand Deloitte. During his 20-year career, Jason has held various senior roles, including Divisional Head of Leveraged Finance for HSBC.

He is also an Associate of the Securities and Investment Institute, holding an advanced corporate finance qualification from the Institute of Chartered Accountants in England and Wales (ICAEW).

“Let us lead your fundraising while you focus on leading your business”