

Understanding needs

LAPD Architects Limited is a chartered architect's practice specialising in small to medium scale residential and commercial developments and offering a full architectural service. They strive to develop contemporary and traditional solutions with the onus on sustainable design incorporated into schemes wherever this is possible.

Expansion plans

The directors have exciting plans to expand and grow the firm but these were somewhat thwarted when their bank was not supportive with the finance. In fact, at the end of the process, LAPD felt that they were dealing with faceless people who had no interest in their business and didn't understand their needs. This fractious relationship with their bank was over a period of time when they should have been concentrating on running the business rather than on the efforts required to sort out charges on their personal properties, and all for a small overdraft facility.

Fast turnaround

LAPD approached NGI Finance to help. NGI was able to arrange an unsecured business loan at a fantastic rate and at significantly better terms than the bank had offered. In addition, LAPD received the money in only 2 weeks, meaning that they could start growing the business immediately.

Viable alternative

Initially LAPD were sceptical about an alternative supplier, having historically relied on their bank manager for all things financial, but NGI demonstrated their credibility through their experience in the market and proved a viable alternative to their bank manager with the final result.

Online documentation

The whole process was carried out quickly and smoothly with minimal hassle and the loan was agreed at a very competitive rate. With all the documentation online, it was easy for the lender to sign LAPD up and pay the money into their bank.

"NGI came up with the money quickly and easily when our bank apparently couldn't do so without a lot of fuss"

Opinder Liddar,
LAPD Architects

