

Ding, dong bell

The Bell in Long Hanborough, Oxfordshire is a pub offering good food in a neat open-plan interior with a comfortably furnished bar and restaurant. With a terrace that provides stunning views over the Evenlode Valley and borders Blenheim Palace, The Bell is a firm favourite with locals and tourists. NGI Finance stepped in to help Darren Whitworth, the landlord of The Bell public house, when he was under pressure from his bank to pay back an overdraft during a spell of poor sales.

Winter blues

Following a difficult trading period over a particularly challenging winter with record snow fall and long spells of freezing temperatures, the landlord had fully utilised his overdraft facilities with his bank. This resulted in him being under huge stress both personally and commercially, waiting for the bank to pressure him about paying the overdraft back.

Breathing space

Darren's current bank would only entertain a loan with security on his home along with a formal business plans and projections. NGI Finance was able to provide an unsecured business loan with no charge on his house and with an APR cheaper than the banks, within 14 days. Darren used this business loan to pay off his overdraft in full, which gave him breathing space to enable him to build the business back up during the spring and summer months.

Personal service

Historically Darren had always turned to his bank for financial advice and help but over a pint at the bar one evening a regular, who had used NGI Finance in the past, recommended that he contact them to see if they had any suggestions to resolve his predicament. Darren was more than delighted with the service that NGI provided. He says, "It was refreshing change to be dealing with people who really know about business finance and who care about your business. All too often I have had to deal with inexperienced bank officials at a faceless bank, but NGI Finance provides a truly personal service."

Hassle free

NGI Finance only needed minimal information from Darren in order to secure the loan and kept him fully informed through every stage of the application process, even though it only took two weeks from start to finish.

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Darren Whitworth,
The Bell

