

# Annual Report 2024-2025



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### **FOREWORD**

Michael Street
Founding Partner



What a year it's been for all of us at Word On The Street.

When I think back to where we started—just Jasmine and I with a big idea and even bigger ambitions—it's extremely humbling to see how far we've come in such a short space of time.

With a team of just four, we've achieved some phenomenal milestones with record numbers of completions month after month. We now move into our new financial year with a team of eight—and counting.

For me, the real story is the people, not the numbers.

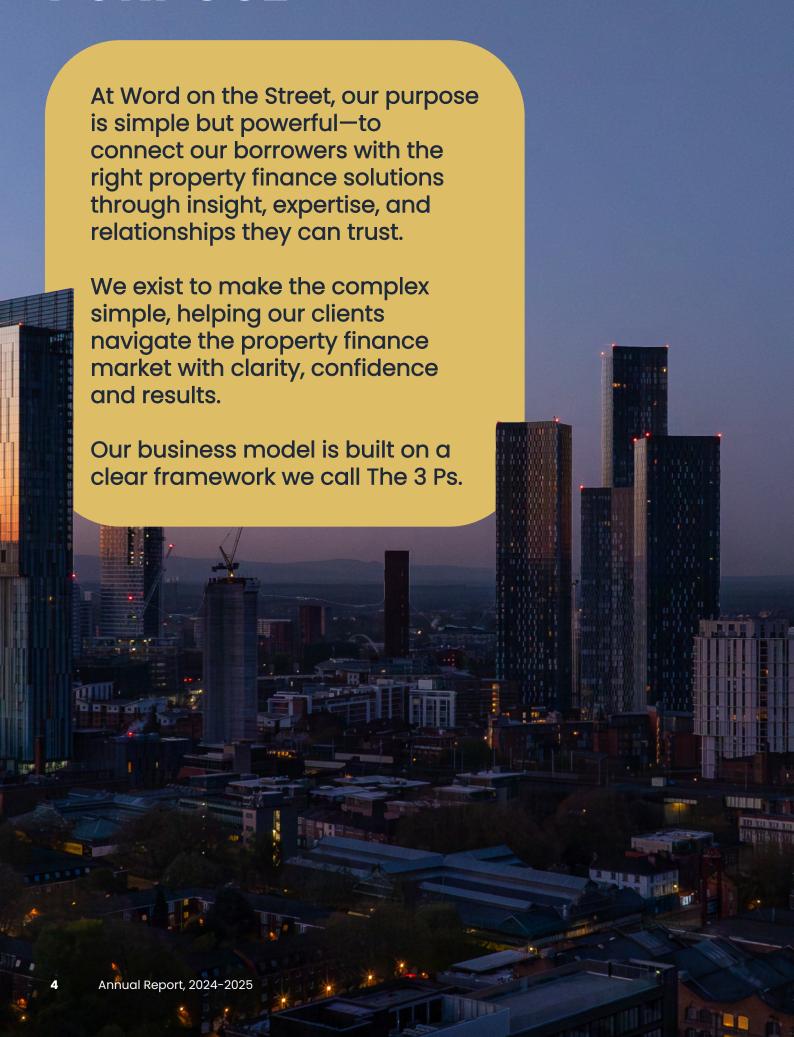
It's the trust our clients place in us, the hard work and creativity of our team, and the support we've received from industry friends, family and partners along the way. Every enquiry, every conversation, every challenge we've overcome this year has helped shape who we are as a business.

This report is our way of reflecting on a fantastic year. Celebrating the wins, and acknowledging the journey that we've shared. It's also about looking forward and building on the strong foundations we've laid to reach new heights.

To our clients, partners, and team: thank you for being part of our story.

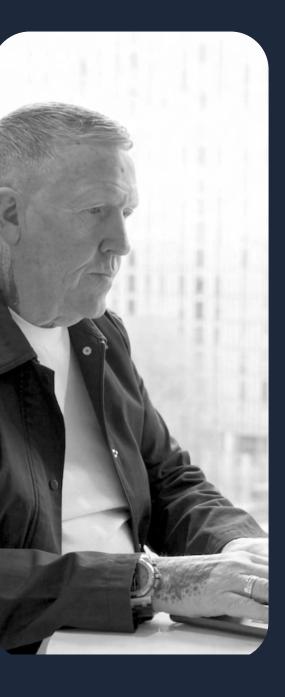
The best is still to come.

### **PURPOSE**



### **MODEL**

This model underpins everything we do, ensuring that every interaction, decision and outcome is consistent, high-quality and client-focused.



#### **POLICY**

How we are to do things. This is the guiding framework for our business; our values, standards, and expectations that shape every client experience. It defines our "why" and "how" so our team always works with the same vision in mind.

#### **PROCESS**

On paper, the order of how we do things. Our processes are the structured blueprints that map out each step of our service delivery. They ensure efficiency, consistency and transparency, from first enquiry through to completion.

#### **PROCEDURE**

Our actions. This is where policy and process come to life—the day-to-day actions our team takes to deliver for our clients. It's about execution with care, precision and accountability.

By embedding the 3 Ps into our culture and operations, we've created a business that can scale sustainably while staying true to its purpose. It's how we ensure our clients receive the same trusted, high-quality service whether we're working with a first-time investor or a seasoned developer.

It's how we will continue to grow without losing sight of what makes us who we are.

### **PERFORMANCE**

Key stats from July 2024 to June 2025

£66,951,655

Total gross loan amount

£1,048,078

Total value of cases (revenue)

£643,765

Average loan amount

40

Number of bridging and refurb cases

8

Number of development cases

**56** 

Number of buy to let cases



### **AWARDS**

Bridging Finance Introducer of the Year, Winner Business Moneyfacts Awards, 2025

Best Broker Newcomer, Winner
Bridging & Commercial Awards, 2024

#### **NOMINATIONS**

Buy-to-Let Mortgage Broker of the Year, Shortlist NACFB Commercial Broker Awards, 2025

**Specialist Broker of the Year, Shortlist** *The Mortgage Awards, Money Age, 2025* 

Rising Star Award, Finalist (Michael Street)
The North West PROPS 2024

**Rising Star Award, Shortlisted (Michael Street)** *Mortgage Introducer Awards 2024* 

Broker of the Year, Shortlisted (Stephen Burns) Mortgage Introducer Awards 2024





### **TEAM**



**Michael Street** Founding Partner



**Jasmine Ough** Founding Partner



**Stephen Burns**Partner



Jack Medlicott
Partner



**Ben Hartley** Specialist Finance Broker



Danielle McDonald Case Manager



Caron Schreuder PR & Marketing



**Karen Street** Office Manager

### **PRODUCTS**

## Development Finance

Designed for experienced property developers working on a range of new build or refurbishment projects.

#### Commercial Mortgages

A commercial mortgage is a loan secured against a property used for business or investment purposes.

#### Bridging Finance

Short-term funding solutions designed to bridge a diverse range of property-related financial gaps.

#### Buy to Let Mortgages

Make a success of your investment, whether you're a first-time buyer or building up your property portfolio.

#### Auction Finance

Pre-approved funding that helps you complete a property purchase within typical auction timeframes.

### **FUTURE**



As I look back over the past year, I'm filled with pride for what we've achieved, but even more so, I'm energised by what's still ahead.

The growth we've experienced has proven that when you combine a clear purpose, a committed team and a relentless drive to improve, there are no limits to what can be done.

#### But here's the truth: we've only just begun.

The opportunity in front of us is enormous. We're not just expanding headcount, we're building a powerhouse of talent. Our team is growing as we begin to welcome more Specialist Brokers into the team, strengthening our expertise to give us the depth and range to serve our clients better than ever before.

Every new hire, every new capability, and every new relationship takes us a step closer to our vision: to be recognised as best in class in our industry and to redefine how borrowers, brokers, and lenders work together.

I'm excited because this isn't just growth for growth's sake—it's growth with purpose. The market is ready for change, and we have the people, the model and the ambition to lead that change. I believe the relationships in our industry can be collaborative rather than transactional; that we can create an environment where everyone benefits; and that by working differently, we can set a new standard for excellence.

Here's to the next 12 months.

MStreet



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