

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

At Word on the Street, our purpose is simple but powerful—to connect our borrowers with the right property finance solutions through insight, expertise, and relationships they can trust.

We exist to make the complex simple, helping our clients navigate the property finance market with clarity, confidence and results.

Our business model is built on a clear framework we call The 3 Ps.

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

40

Number of bridging
and refurb cases

£1,048,078

Total value
of cases (revenue)

8

Number of
development cases

£643,765

Average loan
amount

56

Number of buy to let
cases

104

Total number
of 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



Business
Moneyfacts®
Awards 2025

**Bridging Finance Introducer
of the Year**

wordonthestreetgroup.co.uk

CHARITY



This summer, we were absolutely delighted to embark on our 250-mile cross-country cycling tour in aid of Empower—the incredible charity that oversees the creation, management and sustainability of Youth Zones in Manchester and Salford.

We were overwhelmed by the support from our lender partners who sponsored this adventure and provided such welcome pitstops during the three-day excursion.

EMPOWER
MANCHESTER • SALFORD

empoweryouthzones.org

We successfully raised over £20,000 for Empower, including Gift Aid contributions, and are thrilled to take on this challenge for such a worthy cause.

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.

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.

Commercial Mortgages

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

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.

M Street



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