



Annual Report 2025-2026



INDEX

Foreword	3
Purpose	4
Model	5
Performance	6
Awards	7
Charity	8
Team	9
Products	10
Future	11
Close	12



FOREWORD

Michael Street Founding Partner



As we reflect on another successful year for Word On The Street, I am immensely proud of what our team has achieved together.

The past twelve months have presented no shortage of challenges. Global conflicts, economic uncertainty and changing market conditions have continued to create turbulence across industries. Yet throughout this period, our approach has remained unchanged. We have never been distracted by external noise or comparisons with others. Instead, we have remained focused on what we can control: serving our clients, supporting one another and continually improving our business. That discipline has delivered exceptional results.

We exceeded our revenue targets by 120%, surpassed our volume targets by 184%, and expanded our team to nine talented colleagues. These achievements are a reflection of the commitment, resilience and professionalism demonstrated by every member of the business.

Alongside our commercial growth, we have continued to invest heavily in our future. One of the most significant developments this year has been the creation of our bespoke CRM platform.

Designed specifically around the needs of our clients and our team, this investment provides a stronger foundation for scalability, efficiency and service excellence in the years ahead.

While the figures within this report tell an impressive story, they only represent part of the picture. Behind every milestone, every completed transaction and every new client relationship is a team that consistently goes above and beyond. Our success has never been about individuals; it has always been about collective effort, shared values and a commitment to delivering outstanding outcomes.

I would like to thank every colleague, client, lender, introducer and partner who has played a role in our journey this year. Your trust and confidence in us continue to drive us forward. As we look ahead, our ambitions remain significant, but our mindset remains the same: stay focused, keep improving, support our clients and continue building a business that our people can be proud to be part of.

The foundations are stronger than ever, and we are excited for what comes next.

PURPOSE



ELEVATE YOUR PORTFOLIO

Types of funding:

Bridging
Commercial
Development
Auction
Buy to Let

SPECIALIST PROPERTY FINANCE

Tailored solutions.
Flexible terms.
Your partner.
Pay



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 3P's.



Word On The
Street

BUSINESS 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 3P’s 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 Statistics

£108,719,807

Total gross
loan amount

130

Buy to let
cases

£1,838,128

Total value
of cases (revenue)

82

Bridging
cases

£462,637

Average loan
amount

16

Development
cases

239

Total number
of cases

11

Commercial mortgage
cases



AWARDS

BTL Mortgage Broker of the Year, Winner
Business MoneyFacts Awards 2026

Property Finance Broker of the Year, Winner
BFSI Insider Awards 2026

NOMINATIONS

Specialist BTL Broker of the Year
Service Excellence – Broker
Bridging and Commercial Awards 2026

Best Finance Broker
Blue Bricks Property Awards 2026



BFSI
insider

2026 AWARDS

Word On The Street
PROPERTY FINANCE
BROKER
OF THE YEAR

Cheshire

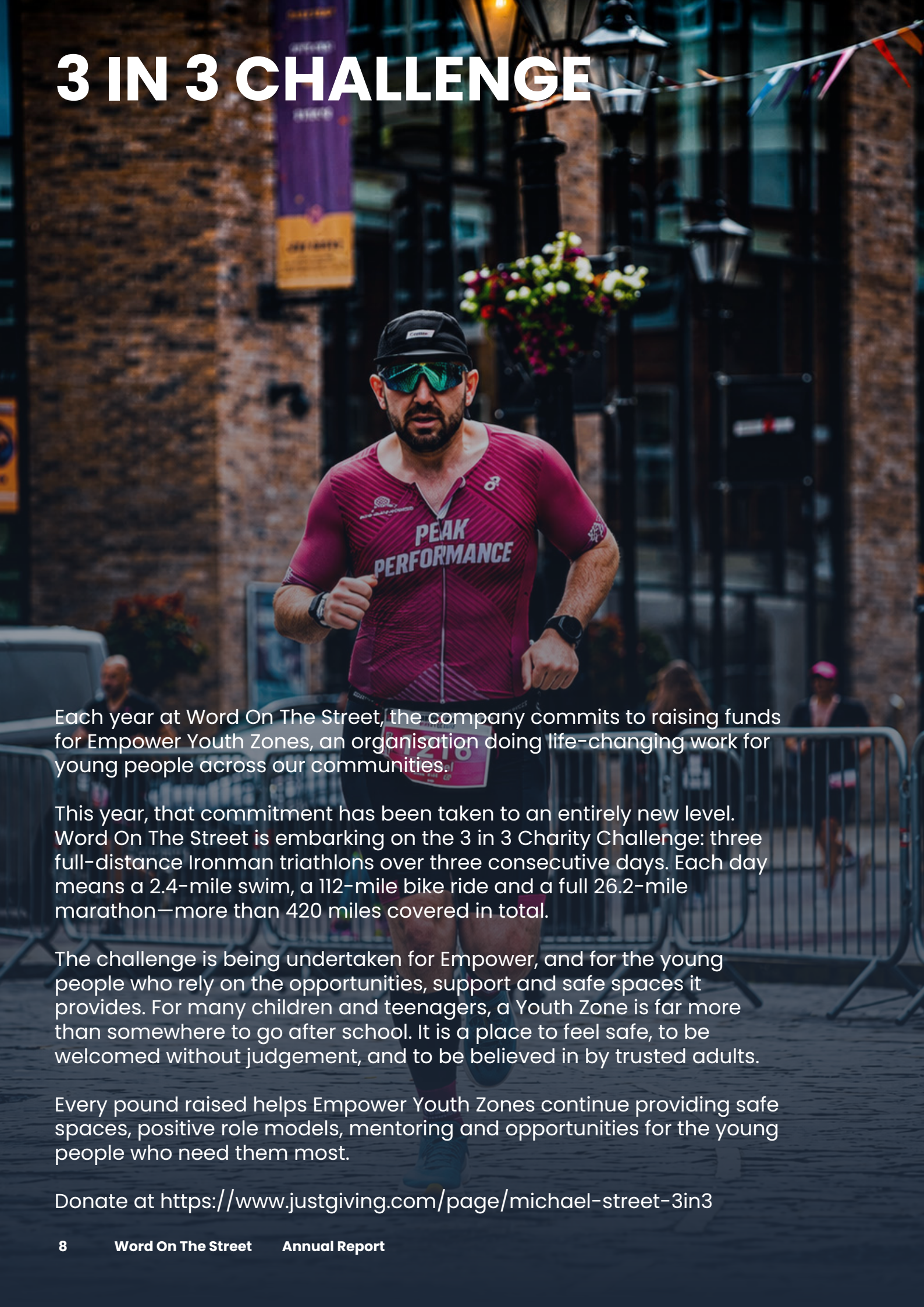


WINNER

Business
Moneyfacts®
Awards 2026

**Buy-to-Let Mortgage Broker
of the Year**

3 IN 3 CHALLENGE

A man with a beard and sunglasses is running towards the camera on a city street. He is wearing a maroon athletic top with 'PEAK PERFORMANCE' printed on it, black shorts, a black cap, and a race bib with the number 1218. The background shows a brick building, street lamps, and colorful bunting flags.

Each year at Word On The Street, the company commits to raising funds for Empower Youth Zones, an organisation doing life-changing work for young people across our communities.

This year, that commitment has been taken to an entirely new level. Word On The Street is embarking on the 3 in 3 Charity Challenge: three full-distance Ironman triathlons over three consecutive days. Each day means a 2.4-mile swim, a 112-mile bike ride and a full 26.2-mile marathon—more than 420 miles covered in total.

The challenge is being undertaken for Empower, and for the young people who rely on the opportunities, support and safe spaces it provides. For many children and teenagers, a Youth Zone is far more than somewhere to go after school. It is a place to feel safe, to be welcomed without judgement, and to be believed in by trusted adults.

Every pound raised helps Empower Youth Zones continue providing safe spaces, positive role models, mentoring and opportunities for the young people who need them most.

Donate at <https://www.justgiving.com/page/michael-street-3in3>

TEAM



Michael Street
Founding Partner



Jasmine Ough
Founding Partner



Jack Medlicott
Partner



Ben Hartley
Specialist Mortgage
Broker



Sam Bryce
Mortgage Operations
Manager



George Mealand
Case Manager



Paulina Gorska
Case Manager



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

Auction Finance is pre-approved funding that helps you complete a property purchase within typical auction timeframes.

FUTURE



The year ahead presents new opportunities, new challenges and new goals to achieve.

Whilst we are proud of the progress reflected within this report, we remain conscious that success is never a destination. The standards we set ourselves continue to rise, and our focus remains firmly on continuous improvement rather than past achievements.

With a growing team, enhanced technology infrastructure and a clear strategic direction, we enter the next financial year from a position of strength. Most importantly, we do so with the same culture, values and determination that have underpinned our growth to date.

Our commitment remains unchanged: to deliver exceptional outcomes for our clients, create opportunities for our people and continue strengthening the Word On The Street brand.

Thank you to everyone who has been part of our journey so far. We look forward to building on this momentum together in the years ahead.

Michael Street



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