

November 2020

Banking & Finance Credentials

BLAKE 
MORGAN

INTRODUCTION

Blake Morgan is a dominant firm in the south of England and Wales, operating from five locations: London, Reading, Southampton, Cardiff, and Oxford. The combined firm has 120 partners, over 900 employees and a combined annual turnover of £75 million.

The firm is known for its strong, commercial approach and has a broad capability across specialist fields such as banking and finance, regulatory, development and construction, retail and leisure, public sector, education, not for profit and health and social care. Our clients range from multi-national companies through government agencies and charities to owner-managed businesses and private individuals.

The Banking and Finance Team has a first class reputation in corporate and retail lending, asset and real estate finance, financial services regulation and compliance and restructuring. The team has the strength and depth to provide a quality service to meet the needs of funders, lenders and borrowers in all types of financing transaction. The team comprises of a number specialist lawyers able to resource transactions from the simplest to the largest and most complex and we offer fast expert advice on all aspects of lending, security, product development and financial regulation.

Where appropriate, we work closely with colleagues from specialist teams across the firm to deliver seamless commercial advice that is backed by the knowledge and experience of lawyers undertaking finance transactions in a wide range of sectors, ensuring that transactions are appropriately dovetailed with the relevant regulatory and commercial nuances.

For transactions involving property, whether simply as security, or for development or acquisition finance, the Banking and Finance Team is supported by dedicated Real Estate and Construction Finance Teams with the capability and experience to deliver to the highest standards and a real commercial understanding of the issues.

We are on the lending panels of most of the UK clearing banks, as well as a substantial number of retail and investment banks, international and merchant banks, mezzanine funders, property and equity funds and non-institutional financiers. We also provide expert advice for specialist lenders such as manufacturer-owned car finance companies.

For borrowers, our clients include major corporates, airlines, charities, social housing providers and central, devolved and local government, as well as SMEs and high net worth individuals.

Your business partner

At Blake Morgan, we understand the importance of being a true business partner. We spend time with our clients, getting to know them and their businesses in order to provide practical and relevant commercial advice.

We pride ourselves on our ability to offer value for money services to large and small clients alike, and for transactions of all sizes.

The team operates across a wide range of disciplines and is able to offer expert support, in particular as follows:

- Corporate and Transactional Banking
- Acquisition Finance and buyouts
- Property Finance
- Development and Construction Finance
- Asset Finance
- Insolvency and Restructuring
- Islamic Finance
- Financial Services Regulation (and Consumer Credit)
- Tax

WHAT WILL WORKING WITH BLAKE MORGAN BE LIKE?

Refreshingly different. But don't just take our word for it:

Strengths Clients appreciate that the firm has "someone for every eventuality, competent people and well-known individuals."

Sources also praise the team's solution-oriented approach: "The team will give advice and work with us to find a solution rather than say it can't be done."

Chambers & Partners UK 2016

Kathryn Shimmin is a "good negotiator," with experience in a range of financing matters, including project financing, as well as capital markets. She advised SL Mortgages on the disposal of a portfolio of assets and restructuring of debt, amounting to EUR40 million. **Chambers & Partners UK 2018**

Key individuals include Kath Shimmin, who heads the practice; Guy Constant, who 'has a knowledge of the market that is second-to-none' and 'takes a practical and commercial approach to deals'.

The Legal 500

Blake Morgan LLP provides 'a fantastic level of service' and is 'very reliable under time pressure, getting the deal over the line within the deadline and negotiating a strong position for the client'.

The Legal 500

"Blake Morgan's 'excellent' team understands the transactions, and is able to liaise across jurisdictions."

The Legal 500 UK, 2015

The Legal 500 names Kath Shimmin and Guy Constant as Leading Individuals. Felicity Rowan was named as a Next Generation Lawyer. Paul Duggan is named as a Rising Star.

The Legal 500

Chambers 2018 overview

We are ranked as a National Leader in the South (tier 2) alongside our tier 2 rankings in Thames Valley, London and the South Coast. Kath Shimmin is ranked as tier 1 in the South and Guy Constant is ranked in tier 2 in the Thames Valley. What the team is known for: Especially noted for its work on structured financings, refinancings and acquisition financings for UK clearing banks. Offers significant expertise in transactional lending on both domestic and cross-border deals. Maintains a significant market presence for its work on mid-market transactions, expertise in Islamic finance matters, and strength in the healthcare and education sectors.

Legal 500 2016 overview

Blake Morgan is ranked as tier 1 for Banking and Finance in the South East, and tier 2 in Wales. Blake Morgan LLP is on the lending panels of all of the UK's clearing banks and also has a significant presence on banks' retail and investment panels. In Wales, the 'knowledgeable' team advises clearing banks, private banks, building societies and corporates across the full spectrum of new money and refinancing mandates. Recent highlights include advising Julian Hodge Bank on the £3.6m financing for Nextcolour to redevelop the former Mumbles cinema and amusement arcade into retail and restaurant use.

CORPORATE AND TRANSACTIONAL BANKING

Our Corporate and Transactional Banking Team includes lawyers based in London, Reading, Southampton and Cardiff, most of whom are solely engaged in banking work. We also have a range of specialist lawyers in other teams who provide dedicated sector support for finance transactions.

The team has a highly client focused, practical and commercial approach. We seek to understand and achieve the commercial outcomes required by the client, actively managing the transaction and offering solutions that enable those outcomes to be achieved. We aim to work constructively with all parties without "over lawyering".

The majority of our work is for mid-market secured lending transactions, both for borrowers and lenders, including acquisition and leveraged debt, real estate development and finance, general secured and structured lending, often with an international element. The core of our practice is acting for banks and institutional lenders and a range of borrowers (including housing associations, universities, colleges, companies and funds).

While we undertake transactions in most sectors, we have particular expertise in real estate, health and care, education, renewables and not for profit lending.

OUR EXPERIENCE

General Finance

Our recent experience includes acting for:

- a clearing bank lender on £20million structured finance loan to a property investment client. This involved advising on regulatory issues relating to the structure of the borrower as an unregulated collective investment scheme, as well as devising a pragmatic approach to bulk title investigations
- a clearing bank lender on £15,000,000 revolving credit facility to a plc customer. This used LMA based documentation, but was extensively negotiated to accommodate the particular trading and operational needs of the borrower
- advice to an authorised fund manager on structuring and documentation of investment and loan funds, including preparation of fund agreements, tax advice and development of investment and lending documentation to be used by the fund
- a clearing bank lender who provided various forms of funding for an extremely complex group arrangement including a facility for a joint venture providing the catering at a Premiership football club stadium
- a plc, in obtaining syndicated multi-currency facilities including term and revolving credit facilities of AUS \$54.6 million and NOK 51.6 million to acquire the entire share capital of the Australian company. We were lead lawyers instructing and coordinating lawyers in 12 other jurisdictions.

Education

Supported by our nationally recognised Education and Charities team, we have advised in financings for universities, FE colleges, academies, private schools and special education providers. Our recent experience includes acting for:

- a cross border borrower on refinancing and group restructuring in the education sector, including a £70million club senior financing and mezzanine finance from an equity provider. This transaction was undertaken in conjunction with a substantial restructuring of the borrower's group
- a UK bank on a £35,000,000 revolving credit facility to a major university, preparing facility documentation and overseeing the satisfaction of conditions precedent to drawdown. We advised on constitutional and authority issues and settled appropriate legal opinions
- an Oxford College in respect of a revolving credit and term loan facility in the sum of £6,500,000 being provided by a UK bank to be used to develop a new college building. A good example of cross-departmental coordination with the banking, charities and construction teams all involved.

Health and care

We advise regularly in this sector, and we act for a number of bank specialist teams lending to care providers. Our cross departmental Health and Care team provide support on the full range of regulatory and commercial issues specific to this sector. Our experience includes acting for:

- a non-institutional lender on refinancing of portfolio of care homes, including preparation of financing documentation, and advice on unwinding existing financing and related swap transactions. The financing included the issue of an offshore listed bond as a tax mitigation device.
- a £50 million healthcare fund established to acquire and develop purpose built care homes for older people
- a clearing bank on the financing of the acquisition of a company operating a chain of pharmacies. By agreement with the borrower, we led the due diligence and contract negotiations, as well as advising on the underlying finance documents.

Renewables/Recycling

We have considerable experience advising on transactions in this sector, supported by a specialist team with experience in related planning and construction issues. We have advised lenders and borrowers on wind, PV, AD and recycling transactions. Our recent experience includes acting for:

- a UK bank on a £5.23 million loan to refinance expenditure incurred in the construction of 4 wind turbines
- a government backed SME loan fund on development of fund and investment documentation for community renewable energy projects including developing a set of flexible lending templates for use by the fund in lending to renewable energy projects. These addressed construction and technical issues as well as payment and hypothecation of energy incentive payments
- a UK bank on £8 million of asset finance facilities for the purchase, installation and commissioning of a plastics recycling plant. We reviewed and negotiated the intellectual property licence, as well as the construction and supply and offtake contracts. We also liaised closely with the technical advisers, and settled priority arrangements in connection with various project grants.

PROPERTY FINANCE

The Property Finance Team includes lawyers from our Real Estate and Construction Teams and advises on a wide range of property finance transactions, including acquisition and development finance, with particular expertise in the education, healthcare, social housing, leisure, retail, hospitality and hotel sectors.

We regularly act for banks, building societies, mezzanine and other lenders and various borrower clients including companies, LLPs, funds, individual investors and developers. We like to be involved in all aspects of property finance deals from inception (we often introduce potential clients and transactions to lenders) to conclusion.

We are experienced in drafting and reviewing various facility agreements (both LMA and short form) and security documents including legal charges, cost and interest overrun guarantees and debentures, advising on intercreditor arrangements and on construction issues such as, a lender's step in rights in relation to the building contract, collateral warranties and professional appointments.

Our experience has ranged from advising on single acquisitions in the UK to setting up multimillion euro property funds investing in retail and office property in Eastern Europe.

Our recent experience includes acting for:

- a UK clearing bank on a facility of £75m secured by around 20 properties across England and Scotland
- a UK clearing bank on the real estate work relating to a £50m loan facility
- an institutional lender on a £30m secured financing for a well-known international supermarket chain. The transaction involved complex international legal issues
- a UK clearing bank on a £22.7 million loan facility for a group of eight companies running seven marinas
- a UK clearing bank on a £13 million financing for a portfolio of properties and a residential development in Cornwall
- a UK bank on £7.73 million facilities in providing acquisition and development funding to a property development company to assist in refinancing of freehold land and its development into 40 residential apartments and a commercial unit.

DEVELOPMENT AND CONSTRUCTION FINANCE

The Development and Construction Finance Team specialises in providing non-contentious (transactional) construction advice to funders, borrowers, developers, project companies, contractors and supply chain businesses on stand-alone projects or as part of complex property transactions. Our highly knowledgeable team advises on all major industry standard forms of contract (JCT, NEC, FIDIC, GC/Works), a wide spectrum of bespoke construction agreements and on third party security (warranties, bonds and guarantees). We reflect the risk profile of the project and ensure our client's rights and obligations are fully understood and appropriately set out.

The team is also expert in the resolution of construction disputes and our extensive experience means we can find the most efficient and cost-effective means by which to resolve any such dispute, whether by negotiation, adjudication or ADR, litigation or arbitration. We ensure the strongest strategy to take any dispute forward – be it prioritising future business relationships or a robust response to the infringement of any rights.

Student accommodation is often viewed as a separate asset class and members of our team have worked on a number of funding transactions for student accommodation projects, on financing options as well as finance documentation, direct agreements, nominations agreements and PFI documentation.

Our recent experience includes acting for:

- advising the private partner throughout the tender procedure (using competitive dialogue) and on all aspects of the completion of a £40 million PPP scheme for student accommodation at a leading university
- a developer in the care sector advising on funding for a series of care village developments. This included advising on land acquisition, development contracting, negotiating with debt and equity provider on loan and investment documentation and negotiating subordination terms with providers of vendor and secondary finance
- a borrower on all aspects of the development of a care village financed by £8million debt and equity package provided by a private equity house. We advised on site acquisition, build contracts and management contracts
- a bank lender on approximately £12million financing of a prestigious residential development in the West Country. We advised on all aspects relating to the development, including collateral warranties and the contracting structure. This transaction also required detailed negotiation of payment escrow provisions
- the trustees of the Mary Rose on the construction and development of the new museum designed to house the Mary Rose, including preparing contracts and advising on procurement strategies
- trustees on the proposed redevelopment of a new city centre theatre, in conjunction with the local university
- a corporate developer on a major new regeneration project in Sheffield
- a utility company in connection with construction works and drafting a framework agreement for traffic management services.

STRUCTURED FINANCE

The Structured Finance Team specialises in providing advice for a broad range of participants in structured finance transactions, including banks, bridging funders, investors, issuers, originators and arrangers. Our experience means we have an extensive understanding of issues that may affect market participants.

We advise on a wide range of structured finance transactions and cover multiple jurisdictions, including the UK, Europe and the USA.

Our recent experience includes acting for:

- advising a lender in respect of a £20mn securitisation style product with loans being advanced/originated by a trading company and transferred into an SPV. The headroom in the facility was calculated as a percentage of the loan to value applied to the underlying loans, with subordinated debt or equity supporting the balance.
- acting for a bank in relation to a c.£15mn revolving credit facility to a bridging funder with the availability of funding calculated by a number of variables, including loan to value, individual loan size, first/second charge lending and arrears default.
- acting for a leading smart meter provider in relation to the c.£17mn refinance of invoice discounting and leasing facilities from multiple financiers into a debt based facility with a syndicate of banks. The facility was asset backed and secured over a constantly changing pool of master rental agreements and smart meters.
- acting for various clearing banks in relation to equity bridge facilities for international and UK based private equity funds, infrastructure funds and unit trust structures, including multi-jurisdictional partnership structures on facilities from £20m to £650mn secured against the LP interests, often involving review and advice in respect of the underlying fund documents.
- acting for a major UK bank in connection with various borrowing base facilities provided to a number of consumer finance providers.
- acting for a major fintech group in relation to a £40mn mortgage backed funding line provided by an International investment bank, which included detailed structuring advice, drafting stand by servicing agreements and mortgage sale agreements and negotiating the core suite of finance documents.
- acting for various lending funds (including bridge lenders) in connection with their funding lines provided by various UK clearing banks with facility limits of between £15mn and £30mn.

ASSET FINANCE

The Asset Finance Team has a group of six lawyers practising in this area. We strive to maintain a practical understanding of the technical and commercial issues that impact the asset finance industry, as well as providing expert legal advice.

We provide a full range of legal advice to lenders, finance arrangers, lessors, owners, manufacturers and operators, in the private and public sector, on all major asset classes. Our particular areas of expertise include the financing and operation of aircraft, ships, commercial vehicles and heavy equipment, simulators, medical equipment and computer equipment, as well as other plant and machinery.

Our areas of work include:

- Equipment leasing (finance and operating leasing, hire purchase, conditional sale and sale and leaseback)
- Financing of receivables (sale and purchase of lease portfolios, project contracts and lease contracts)
- Remarketing and sales agency arrangements
- Secured lending
- Security arrangements and residual value support
- Structured finance.

Blake Morgan is a founding member of a network of asset finance lawyers, L2B Aviation, which spans over 40 countries. The global lawyer network has both aircraft finance and general asset finance specific expertise and this has proved invaluable to our clients when requiring responsive and trusted local advice on international transactions.

Our recent experience includes acting for:

- an aircraft operating lessor with establishing an export credit master debt facility for the acquisition, financing, leasing and sub-leasing of multiple AgustaWestland AW139 helicopters with multiple draw downs and (new) deliveries
- the Department of Health on a £230 million, 7 year project for the provision and lease of treatment centres and associated medical equipment
- a UAW based airline on the lease purchase of an Airbus A320 simulator. The team advised on the instalment purchase of an A320 Full Flight Simulator (FFS). Issues resolved included mitigation of transfer taxes, safeguarding of pre-closing deposits, assignment of subsisting warranties and support products, and closing / delivery mechanics.
- a ferry operator on the financing and related security of ships within its fleet. The team routinely advises a leading South Coast ferry operator, having recently advised the operator on the close out of a subsisting charter and concurrent purchase. The deal involved negotiating an amendment to the charter to allow for a purchase option to be exercised and in doing that, consent from the operator's financing parties and charterer needed to be sought.

INSOLVENCY AND RESTRUCTURING

The Insolvency and Restructuring Team is one of the largest of its kind in the country, bringing together solicitors skilled in all aspects of restructuring, insolvency and business recovery work.

Our dedicated and expert insolvency specialists (including a licensed insolvency practitioner) are regularly instructed by insolvency practitioners, banks and other funders, debtors, creditors and other business stakeholders and individuals in relation to all types of corporate and personal insolvency work. The team also draws in support from other solicitors within Blake Morgan with specialisms including banking and commercial finance, property, litigation, intellectual property and taxation, including those with a sector-specific focus.

The team frequently advise funders and creditors of distressed companies (both secured and unsecured) on recovery strategies with a view to preserving asset values and maximising their financial return. A notable core strength, the team frequently review and advise on validity of security, methods for enforcing the security and successful recovery, including the appointment of administrators and fixed charge/LPA receivers.

Our recent experience includes acting for:

- charge holders and insolvency practitioners in respect of corporate insolvency administration sales; involved in all aspects, including organising the strategy, drafting finance documents, reviewing and amending the sale agreement
- the insolvency arm of a clearing Banks, an Irish Bank and a Wales based private bank providing corporate restructuring strategy advice. The work includes consideration of options and the most appropriate manner to preserve asset values and thus maximise their financial return
- a bank providing a fixed fee service to produce security review reports on a 14 day turnaround basis
- a bank providing security enforcement advice including undertaking loan perfection work, litigation and applications to restore to the Companies House register for the purposes of enforcement
- joint administrators (appointed by the debenture holder) of a law firm with offices in London and Bristol
- joint administrators (appointed by the debenture holder) of a large multi-site motor dealership and advising in connection with a "pre-pack" sale of the business and assets
- joint fixed charge receivers and achieving the successful sale of a large portfolio of properties including residential, light commercial, retail and agricultural grazing land
- an action group of charities who are significant creditors of UK subsidiary of an insolvent Icelandic bank which entered into administration in autumn 2008
- the buyers of part of the assets of a Formula 1 racing car business, attracting a degree of public interest because of the identity of the company in liquidation
- a creditor on rights and options in connection with the proposed creditor arrangements on the insolvency of a company. Our advice enabled a minority creditor to recover the sums owed to it in full, notwithstanding proposals from the main creditors for a standstill and work out arrangement that would probably have resulted in our client recovering little or nothing had they acceded to it.

FINANCIAL SERVICES REGULATION & CONSUMER CREDIT

The Financial Services Regulation and Compliance Team, comprises two partners, an associate and two assistants. The team focuses on advising the increasingly wide circle of businesses and individuals regulated by the Prudential Regulation Authority and/or the Financial Conduct Authority (FCA).

Our expertise in advising on a wide range of financial services and products includes assisting firms through the FCA authorisation, variation of permission and individual approval processes, product design and marketing, commercial arrangements and FCA Handbook requirements. We advise in depth on consumer credit issues, including authorisation, financial promotion, standard documentation for all types of funding including loans, leases and HP arrangements, post-contract documentation, breaches/enforceability issues together with wider commercial advice.

We also provide our finance clients with advice and documentation on other compliance issues that affect their activities, including data protection, anti-money laundering and bribery/corruption legislation. Although of wider application, these areas of law require a high level of finance industry knowledge to ensure that clients adopt the right balance between technical and commercial considerations. Our financial services offering has a wide range of clients including retail banks, insurance companies and intermediaries, investment firms independent financial advisors along with individuals. We also act for businesses and individuals who are not FCA authorised.

In relation to consumer credit, we advise a number of high level finance clients including banks, leasing companies and commercial finance providers on the ongoing changes in CCA law over the past few years, with particular respect to FCA regulation changes.

Our recent experience includes acting for:

CCA

- assisting a number of consumer credit firms through the FCA authorisation process, including reviewing and advising on systems and controls and assisting in the preparation of the policies and procedures to be put in place
- undertaking a detailed audit of a large consumer credit provider akin to a s.166 report and supporting the business through the remediation process
- providing a bank with advice on the compliance/regulatory issues arising from the proposed purchase of a pan-European equipment lessor and advising on potential transaction structures.

FCA

- assisting payment services provider through the full authorisation process
- advising a large home finance provider on the implementation of the Mortgage Market Review and the new Product Sales Data Reporting requirements
- reviewing and negotiating an outsourcing agreement for mortgage administration services on behalf of a retail bank
- providing detailed legal advice on the anti-money laundering requirements and legal support on the implementation of on boarding risks assessments.

TAX

Our dedicated Tax Team advises and structures complex financial transactions.

The team advises in respect of:

- general corporate tax matters (including debt structures arising in mergers and acquisitions, company reorganisations involving international group lending, venture capital and private equity financing, EIS and SEIS)
- private client tax and succession planning
- land and agricultural development.

The types of issues that the team are used to dealing with include:

- withholding tax on interest for cross-border loans (including the applicability of double tax relief)
- the tax treatment of hybrid debt/equity instruments (including the 'disguised interest' rules)
- stamp duty and SDLT on the assumption of debt (and mitigating structures)
- VAT on finance arrangements.

KEY CONTACTS



Kath Shimmin

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Corporate and Transactional Banking

Kath Shimmin heads the Banking and Finance team and has over 30 years' experience in the sector. She acts for a wide range of clients, including banks, financial institutions and corporate borrowers.

As well as advising on the full range of lending and finance transactions (including secured, syndicated and leveraged debt, structured and project finance) she also advises on Bonds and other capital markets instruments as well as Funds and collective investment schemes and related Financial Services Compliance matters.

KEY CONTACTS



Meera Jansen

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Corporate and Transactional Banking

Meera is an experienced Banking and Finance lawyer with over 20 years' experience. She joined Blake Morgan from Brecher LLP in December 2017 having worked previously at KWM London, Gowling WLG and Eversheds. She deals with all aspects of debt financing and is a specialist in leveraged and acquisition finance, lending into financial institutions - including funds finance and mortgaged backed lending, as well as all aspects of real estate finance.

Her work involves acting for a wide range of clients on complex, multijurisdictional transactions, property investments and developments. She has specific sector expertise in healthcare, student accommodation and all aspects of real estate investment and development financing. Her clients include banks, investment funds, corporate borrowers and mezzanine lenders.

KEY CONTACTS



Rebecca McCabe-North

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Corporate and Transactional Banking

She joined Blake Morgan in September 2014 from Olswang, having trained and qualified at Slaughter and May. She has over 10 years post qualification experience in banking and finance and undertakes a mixture of real estate finance, acquisition finance, secured lending and capital markets work for a range of banks, corporates and charity clients. Rebecca was made up to partner in May 2017.

Rebecca works for a broad range of clients, a significant proportion of which are banks or financial institutions. Rebecca also works for corporate borrowers and public sector bodies.

KEY CONTACTS



Richard Humphreys

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Financial Services Regulation and Consumer Credit

Richard has specialised in financial services work for more than 25 years with particular experience in advising equipment finance lessors and motor vehicle financiers.

Richard's background as a financial services litigator informs his advice to clients on the full range of compliance and regulatory issues for financial service companies. In recent years he has continued to supervise Blake Morgan's defended financial services litigation team, but spends most of his time advising clients on non-contentious issues, particularly the recent changes to FCA regulation to incorporate CCA funders.

Richard has since 2004 been a member of the Finance and Leasing Association's working parties dealing with all the recent major reforms of CCA regulation.

Richard has significant experience in Financial services compliance (including CCA, DPA and AML), FCA authorisation and regulatory advice, Leasing and HP documentation and Commercial funding documentation (eg. broker agreements, BDA's, Agency and managed portfolio Services).

KEY CONTACTS



Daniel Curtis

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Real Estate and Property Finance

The majority of his work involves advising lenders on the real estate aspects of lending transactions and assisting corporate clients with the property aspects of corporate acquisitions and disposals.

Daniel advises clients including lending institutions, large corporates and HNWLs.

KEY CONTACTS



Tony Coyne

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Real Estate Finance

Tony heads the London Real Estate team and is also lead partner for Property Finance in London.

Tony has many years' experience specialising in property-related acquisitions and disposals, investment, and corporate real estate, with a particular emphasis on management and secured lending.

Tony is the Principal Training Partner for Blake Morgan and Honorary Professor of Law at Brunel University London and sits on the Advisory Board of the Brunel School of Law. He is also a Member of the Institute of Directors (IoD) and an advisor to IoD members.

Tony acts for a number of banks, as well as for public and private sector clients and international clients, notably Far Eastern clientele.

KEY CONTACTS



Richard Wade

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Development and Construction Finance

Richard heads Blake Morgan's Construction group. Specialising in construction law, Richard's practice combines both non-contentious work and dispute resolution.

He advises on procurement strategies, construction disputes (litigation, arbitration, adjudication and ADR), contract drafting and negotiation for stand-alone and complex property agreements. He also gives advice on the drafting and preparation of development agreements, building contracts, professional appointments and all related documentation.

His clients include a wide range of developers, funders, contractors and professional designers and suppliers, as well as special purpose vehicles, for projects across a variety of sectors (including commercial, retail, leisure, housing and not-for-profit organisations such as schools, colleges and trusts).

KEY CONTACTS



Paul Caldicott

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Insolvency and Restructuring

Paul is a specialist corporate restructuring and insolvency solicitor in our Business Support & Insolvency team, dealing with non-contentious advisory work and all forms of litigation recovery work on behalf of Banks, Asset Based Lenders and Insolvency Practitioners.

With over fifteen years-experience, Paul has advised upon complex corporate restructuring strategies and litigated in all the major courts, including the Court of Appeal. His litigation experience spans emergency injunctive relief, asset tracing (UK, EU and America) and repatriation, pursuing and defending money claims and professional negligence claims.

His clients include a wide variety of business owners, directors, creditors and other stakeholders (including banks and charge holders).

KEY CONTACTS



Felicity Rowan

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Financial Services Regulation and Consumer Credit

Felicity is a financial services regulation specialist in the firm's enlarged financial services regulation and compliance practice. She provides critical support to the team on complex product & compliance issues that affect the sector.

KEY CONTACTS



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Corporate and Transactional Banking

Paul advises on debt finance transactions and has a particular focus on real estate finance and secured lending.

His work involves advising lenders and borrowers on loan documentation, security and real estate aspects of their debt finance matters. Paul's recent experience includes advising on loans in the hospitality and leisure and healthcare sectors.





Paul's client include clearing banks and lending institutions, corporate borrowers and lenders and not for profits.



Offices in:

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Reading
Oxford
Southampton

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