**Gary Whitehead ACIB**

Commercial Lending Related Debt Resolution Specialist

Helping both businesses with lending related debt issues and directors worried about personal guarantees

Key Features

* Debt Reduction Agreements
* Reduced Guarantee Settlements
* Renegotiation of Existing Debt
* No insolvency implications

Providing solutions which can be as simple as negotiating sensible payment terms, although they frequently include some form of debt reduction where a reduced payment is made as settlement of the debt.

All debt and guarantee settlements are private agreements which are outside of the insolvency process

**Experience**

**Current**

Director

AFT Assist Ltd

Oak House, 317 Golden Hill Lane, Leyland, PR25 2YJ

2014 – present

[www.aftassist.com](http://www.aftassist.com)

Contact 0776 416 7530 or 01772 644937

Member of SME Alliance

Member of Solicitors Partners Club

Member of PortfolioExec

**Previous Business Lending Roles**

Experience - 30 years from 1984 to 2014

[[Previous Experience](https://www.linkedin.com/search/results/all/?keywords=Previous%20Experience)](https://www.linkedin.com/search/results/all/?keywords=Previous%20Experience)

**Corporate Lending**  
  
After completing my A level qualifications I joined Barclays in 1984 on their accelerated development programme.  
  
I obtained my banking diploma (ACIB) in 1989 and shortly thereafter I obtained my first managerial appointment, undertaking the role of Small Business Manager at Barclays in St Helens.  
  
My employment with Barclays took me around the North West with my final role being as Corporate Manager operating out of the Preston Business Centre.  
  
  
**Specialist Lending**  
  
In 2001 I decided to leave Barclays and seek a fresh challenge outside of mainstream banking.  
  
I established a specialist lending business to provide property finance throughout the UK.  
  
In 2006 the business obtained FCA approval to undertake regulated mortgage lending although its core activity remained within the non-regulated business lending sector.  
  
The business expanded rapidly providing finance for various businesses and property investors via short term bridging loans and property development facilities.  
  
In 2008 I was recognised within Who’s Who of Britain’s Business Elite