

## **Summary**

*We provide independent commercial real estate debt advisory and execution services to property companies, property funds, private equity and special servicers. This covers the full spectrum of development finance and investment finance via the bank market, insurance market and debt funds through to CMBS. In addition, we provide interest rate and foreign exchange risk management support to all transactions. Whether debt simply needs refinancing, or indeed may be distressed, we have the breadth and depth of knowledge to arrive at creative solutions and the expertise to negotiate with all the relevant stakeholders.*

*A summary of the services include:*

- *Detailed review of client's requirements*
- *Financial modelling*
- *Proposed financing strategy*
- *Draft preferred heads of terms for borrower*
- *Select a panel of prospective lenders and manage the competitive tendering process*
- *Negotiate final heads of terms*
- *Manage and negotiate the documentation process*
- *Liaise with lenders, lawyers, valuers, accountants, rating agencies and other stakeholders as appropriate*
- *Co-ordinate due diligence process*
- *Co-ordinate/prepare documentary support for institutional road shows and investor calls*
- *Manage the pricing and closing process including closing cash flows*
- *Ensure a detailed handover to client's in-house function*

## **Biography of Principal Director**

*Elma Morris, the founding Director of EMJS Consulting Limited, is an experienced corporate finance and treasury professional, having been involved in raising finance for over 20 years.*

*Prior to her consultancy role, Elma spent seven years as Group Treasurer of Canary Wharf Group, followed by four years at Tesco plc, where she held positions of Treasury Director and subsequently Corporate Finance Director, UK and Europe, establishing herself as one of the major financiers within the property industry, and has been involved in raising over £12bn of property backed finance in both the banking and debt capital markets. In addition, Elma has 18 years of experience in the oil and gas industry, where she held a number of finance roles including 8 years in Treasury where she had significant involvement in large syndicated loan facilities, project finance and lease finance.*

*Elma has excellent relationships with all the main property lending banks, international investment banks, large institutional investors, debt funds, rating agencies, legal firms, and accountants.*

*She has an MSc in Economics from Birkbeck College, an MBA from Surrey European Management School, and is an Associate Member of Corporate Treasurers.*

*Elma works with a number of other colleagues with both Investment Banking and Asset Management experience.*

*If you'd like to have a more detailed discussion with Elma, please contact her on **07940 388867**, or alternatively contact her at [elma.morris@emjsconsulting.com](mailto:elma.morris@emjsconsulting.com).*

**Elma Morris**  
**Director**  
**EMJS Consulting Limited**