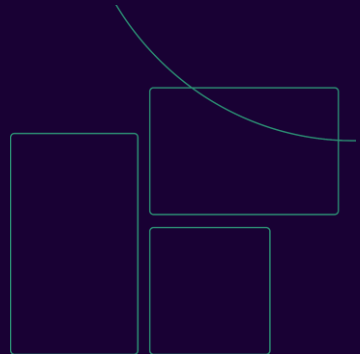




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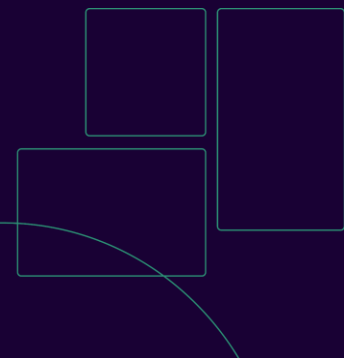
AHGS Funding

Advisor

November 2025

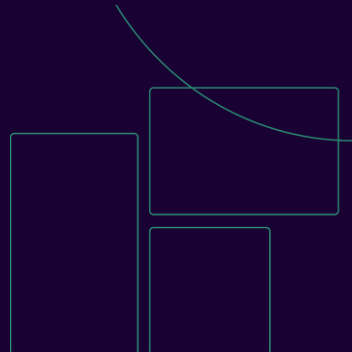
Gows Shugumaran

gows.shugumaran@newbridge.co.uk





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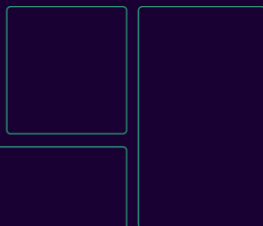
“ In 2025, we partnered with Newbridge to identify the optimal borrowing solution for Saffron. Having selected AHGS, we sought assurance on the most appropriate size, tenor and timing, which had to navigate the uncertainty in the lead up to the Autumn budget. As a result of these efforts, the funding provides cost certainty, allowing Saffron to benefit from attractive short-end yields, ultimately outperforming our conservative funding assumptions. Newbridge delivered the right balance of technical expertise and autonomy, enabling informed decision-making. We are very pleased with the outcome. ”



Iain Innes

Chief Commercial Officer

Saffron Housing Trust





Newbridge Advisors

“ We are delighted to have supported Saffron on this AHGS funding transaction. The deal provides Saffron with the stability and confidence to advance its ambitious business plan at a time when the sector faces real pressure. This timely transaction ensures long-term, affordable finance is in place to support Saffron’s customers, homes and communities for many years to come.

Huge congratulations to Iain and the wider Saffron team on the successful completion of the transaction, and thank you for trusting Newbridge to deliver such an important piece of work.



”

Gows Shugumaran

Director

Newbridge Advisors