

ORT UK Business Breakfast 2022 - Business Disrupted

Blog

07.04.22

In March 2022, TAB's CEO and founder, Duncan Kreeger was on the panel of the ORT UK Business Breakfast 2022 - Business Disrupted. Alongside other business innovators Anne-Charlotte Mornington from [Olio](#), Alex Stephany from [Beam](#), and moderator Candice Kreiger, Duncan discussed how TAB is disrupting the property and alternative investment industry.

A week from Duncan's appearance on the ORT Business Breakfast panel, TAB was featured in the ORT UK Business Magazine, where Duncan discussed how TAB's innovative business model is improving the property investment market and creating new digital platforms for borrowers and investors to streamline the financing process. Duncan also discussed how TAB plans to use its digital platforms and technology to make retail estate investing more accessible.

Full article below:

How has TAB's innovative business model disrupted the market?

Historically, your bank was the only place you could borrow money and although non-bank lenders were around before 2008, it was as a result of the housing crash and the resulting regulatory shift that saw traditional banks withdraw and challenger lenders emerge.

Founded in 2018 by Duncan Kreeger, whose previous business was also specialist lending, TAB was an opportunity to repeat successes but with a focus on trust, transparency and innovation.

TAB does three things; manages money through exclusive equity and debt investments, lends and supports borrowers with bridge and development finance and it offers fractional property ownership, allowing investors to own a portion of property from as little as £1,000.

Bridging is not new, but TAB is enhancing the offering through technology which is pulling the sector into the 21st century. TAB's in-house tech team develops new tech and combines it with the best bits of property technology into our proprietary platform. Being flexible and having the ability to adapt quickly means there are constantly new improvements released and efficiencies are always being made to the platform and the way TAB conducts business. Soon all stakeholders will be able to get real time information about investments and loans, to track, manage, report and make new enquiries all in one place: tabhq.com.

That being said, the truly disruptive innovation is fractional property investment. TAB's aim is to open up real estate investment to the masses, bringing access and liquidity to a traditionally inaccessible asset class. Fractional property enables investors to enjoy the benefits of owning property without the need for large deposits.

Fractional ownership is revolutionising the sector. TAB had to create robust legal documentation and devise an ownership structure that doesn't cause regulatory issues. This was a time-consuming, expensive, and complicated task, many might have given up. But Duncan believes real estate investment should be a level playing field so was incredibly motivated to follow through.

To meet the challenge, TAB needed to think outside the box. Alongside an experienced legal team, TAB had to research and test modern approaches to the way property is owned. TAB developed several different scenarios in which they could test against the regulatory landscape and, ultimately, they were able to develop a structure that fits within the constraints.

TAB can now enable people from all walks of life with different risk appetites to invest in both owning property and lending. Owing to the low barrier to entry, people can become property investors with a diverse portfolio, secured across multiple properties. Giving people access to the real estate market and opening up the opportunity to everyone and not just those with a large lump sum is the new way forward.

As with all investments, your capital is at risk and interest payments are not guaranteed. Any property used as security is at risk of repossession if you do not keep up with your payments. If you

are unsure of the risks, you are advised to obtain appropriate professional advice.

You can find more details about ORT and the full magazine here: <https://ortuk.org/business-disrupted-magazine/>

Founded in 1880, ORT is the world's largest Jewish education and training charity. ORT is dedicated to enhancing people's lives and helping vulnerable communities throughout the UK become more self-sufficient through better education and training. With an emphasis on science and technology based vocational education and training, ORT is aiming to help young people in deprived communities.

You can find ORT UK at: <https://ortuk.org/contact/>

Capital is at risk. Property values can go down as well as up. Borrowers may default and investments may not perform as expected. Interest and income are not guaranteed. Returns may vary. You should not invest more than you can afford to lose. TAB is not authorised by the Financial Conduct Authority. Investments are not regulated and you will have no access to the Financial Services Compensation Scheme (FSCS) or the Financial Ombudsman Service (FOS). Past performance and forecasts are not reliable indicators of future results and should not be relied on. Forecasts are based on TAB's own internal calculations and opinions and may change. Investments are illiquid. Once invested, you are committed for the full term. Tax treatment depends on individual circumstances and may change.

You are advised to obtain appropriate tax or investment advice where necessary. Understand more about the key risks [here](#).

TAB is a trading name of TAB London Limited. Registered in England and Wales with registration number: 11225821 and whose registered office is at 101 New Cavendish Street, London W1W 6XH.