

Mayfair has always been a place where innovation and entrepreneurship can thrive. We speak to two businesses seeking to disrupt the norm

WORDS WILL MOFFITT

THE DISRUPTORS

Charlie Gibson, managing director at Oliver Bernard

Charlie Gibson is “trustworthy, accurate – and unashamedly straight-talking” according to his company bio. After half an hour of speaking to him, at least one of those things is definitely true. The property agent tells it how it is, an important quality when you’re in the business of selling houses and one that his clients clearly value.

On his decision to leave a role in a large corporate firm, Charlie says: “After 10 years I realised that people were coming back to me, not back to the company or the agency.” That realisation, coupled with an understanding that consumers now value and trust personal relationships above mere brand loyalty, led him to co-found Oliver Bernard.

Based at 33 Bruton Street, the personable and nimble private office specialises in helping high-net-worth individuals let, buy and sell properties in central London. It also connects urbanites to rental holiday villas in Europe – mostly Greece – and has a password-protected members’ area (Oliver Bernard Private) where users can browse exclusive off-market properties.

“There is a need in Mayfair for discretion, because we’re dealing with homes that are

up to £100 million that are completely off-market,” Charlie says, explaining that the website also has an automated questionnaire so that Oliver Bernard can fully understand a client’s personality before they get down to the bricks and mortar.

As Charlie puts it: “It’s all about person before place.” Whether a client likes a particular sport, maybe tennis, or holidaying in Mykonos, those finer details make all the difference.

The company is also producing an extensive black book containing around 6,200 addresses in Mayfair and St James’s to help new residents fit in.

“We want to be the new generation of Mayfair agents,” he says. “We want to promote Mayfair and the people working in it, because there’s loads of new restaurants and galleries here. We want to make sure that our clients are going to the right places.”

Ultimately, it’s those fruitful longstanding relationships that Oliver Bernard is looking for. “We’re very much of the ethos that we’re going to be here for at least 30 years. Everything we do has to help the client rather than just benefit ourselves.”



CHARLIE GIBSON

Henry Ash, associate relationship director at Ashbridge Partners

A family-run business born out of Stow-on-the-Wold sounds like an unlikely start for a fast-growing financial advisory firm in Mayfair, but Ashbridge Partners is just that.

Founded by Mark and Juliet Ashbridge in 2012, the company has grown from its cosy base in the Cotswolds – where it still delivers astute financing advice to clients in the landed estate sector – to a dedicated and knowledgeable team of specialists based in the heart of London.

Operating from 12 Hay Hill, Ashbridge’s London branch is a small specialised team with strong relationships with highly regarded lawyers, accountants and lenders. Due to their previous roles at prestigious banking firms the team has an intimate understanding of the lending process, enabling them to match clients with the right lender and utilise those strong working relationships to deliver bespoke financial solutions.

“Each lender has very different appetites so it’s about finding a market that best suits our individual client,” says Henry Ash, the firm’s associate relationship director.

“As someone that used to work for a private bank I know that there are limitations because you often run under one credit policy, whereas we have access to a multitude of different lenders.

“We’re all ex-bankers so we know how to present credit proposals to lenders in the most efficient way,” he adds.

“It’s [also] about looking at the whole picture and saying, ‘How can we make this work more efficiently?’”

Ashbridge’s flexible and tailored approach is exemplified by its diverse roster of clients. From helping an ultra-high-net-worth international family add a rural estate of 1,200 acres to their worldwide portfolio to helping a young social media entrepreneur gain a £1 million loan during the pandemic, the firm can provide bespoke solutions to myriad financial problems and help fund exciting opportunities.

“We don’t look for a high volume of transactions. We’re all about quality over quantity,” Henry says. “So much of our business is built on relationships. We don’t want to turn people away who might end up being long-term customers or have children who may need to raise that first bit of borrowing to buy a house.”



HENRY ASH