Tandem
Property Asset Management

Real Estate Finance

Compliant, transparent, and always on time

We deliver 360° real estate finance and reporting solutions - from rent & service charge accounting to SPV management accounts, lender covenant packs, treasury, and investor reporting: enabling clients to outsource back-office administration with efficient controls, modern technology, and measurable SLAs.

Our dedicated qualified Property Finance team is an extension of our client's teams solving fragmented processes, lender pressure and audit surprises by ensuring compliant and efficient end-to-end finance operations.

Tandem are a registered agent with HMRC for VAT services, are super users of MRI Qube Property Accounting Software as well as client owned multiple Yardi Voyager platforms.

Finance Team

Sarah Holmes
ACMA.
Senior Director,
Head of Client Finance

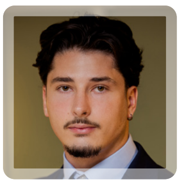
Harry Dosanjh
FCCA,
Director,
Head of Client Accounts

Shaukat Rashid
ACMA, AAIA,
Associate Director

Conor Daniel
ACMA,
Associate Director

Lorie Johnson
ACCA,
Associate Director

Mark Woodside
ACCA,
Associate Finance Director



Keighan Bowles
ACCA,
Management Accountant

Jaspreet Kaur
CIMA, Part Qual,
Senior Accountant

Aukse Gordejeva
AAT,
Client Accountant

FINANCE & ACCOUNTING CAPABILITY

Core & Enhanced Services

CORE	ADDITIONAL FINANCE SERVICES (add as needed)
Billing & receipts; rent, service charge, insurance and utility recharges	**Non-Recoverable Property Expenditure:** governance, processing and reporting of NR costs
Service charge management; budgeting/recons & year-end packs	**SPV & Group Reporting:** bookkeeping, capex, consolidation & eliminations
Credit control; debt collection, collection performance, arrears strategy, occupier trends and market news	**Management accounts:** UK GAAP/FRS102 standard management accounts with supporting schedules including budget variance, lease incentives and dilapidations
Purchase ledger; procure-to-pay, onboarding controls, creditors management	**Statutory Requirements:** audit support and coordination
Treasury services; bank transactions and reconciliations, interest allocations Monthly/Quarterly owner statements	**Budgeting & Cashflow Forecasting:** Annual budgeting, quarterly reforecasts, waterfalls / distributions
VAT & CIS; Reporting	**VAT & CIS Return Submission:** MTD compliant filings, partial exemption support, HMRC payments
Tenant & Property data stewardship	**Debt & Lenders:** ICR/DSCR/LTV quarterly covenant packs, compliance certificates

Technology & Systems

- MRI Qube Property Accounting Software
- Yardi Voyager Property Accounting Software
- Smart Banking through Barclays Virtual Account Structures
- Microsoft Copilot AI
- AP automation through SimPro
- Websters Chartered Accountants InLine Audit Platform

Control Anchors

- RICS Client Money Protection Scheme reg no 813579 – client monies held in designated, discrete client accounts; reconciled and controlled in line with published procedure
- RICS Service Charges (2nd ed.) effective 31 Dec 2025
- FRS 102 amendments (1 Jan 2026) lease accounting and revenue recognition
- Making Tax Digital (VAT) and CIS filings handled
- VAT Notice 742A: Option to Tax stewardship
- GDPR-aligned processing and controls

SLAs and KPIs

- **Month end close:** Working Day+5 management accounts pack; Working Day+10 consolidated group pack (where applicable).
- **Service charge:** budget ≥1 month before start; YE statement ≤4 months after year end; independent review concluded on all reconciliations
- **Banking & cash:** 100% bank recs monthly; ≥98.5% receipts applied
- **Lender reporting:** quarterly covenant pack ≤10 business days post QE.
- **Tax:** VAT submitted before deadline with digital links (MTD); CIS returns & statements by the 19th monthly deadline.

Client Case Studies

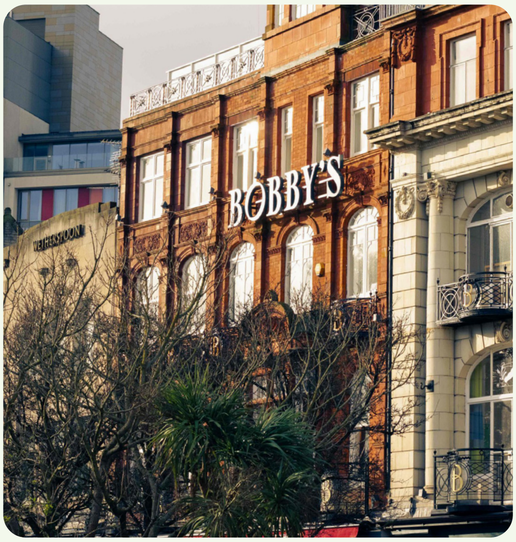
CLIENT Cube Real Estate

The asset portfolio is ever moving, consisting of between 10 and 15 assets at any one time. There are both single and multi-let sites in the group, spread across both office and retail, with a mix of lending strategies. Tandem finance team are responsible for administering and accounting for all income and expenditure associated with the sites for both recoverable and non-recoverable expenditure, including owning entity overheads, loan interest, and dividend distributions alongside accounting for all sales and acquisitions within the portfolio. Our team of qualified accountants are an extension of Cube RE's inhouse finance team, responsible for preparing Net Asset Valuations for shareholders, bad debt analysis and provisioning, MTD compliant submission of VAT and CIS returns, supporting schedules for lending compliance reporting and full Management Accounts in draft Statutory format with notes to the accounts for external audit review at financial year end.

CLIENT Modal

Tandem finance team have been working with the industrial asset managers Modal since their entry to the market in 2023. The portfolio is fast growing, with all assets being acquired into the several PropCo's split by lender pools and asset type. The finance team produce asset level accruals-based Trial Balance reporting to both Modal Finance team and the fund administrators, Palmer fs, with a consolidation into PropCo level accounts for each group of assets. In line with lender requirements, Tandem team also produce debt compliance reporting covering lease metrics, cash flow forecasting, upcoming lease events and arrears and bad debt provisioning.

CLIENT Family Office Portfolio



Taking over from a finance function previously managed in-house, the Tandem finance team manage all operational expenditure for a large portfolio of both residential and commercial assets whose ownerships are split between several legal entities. Asset level Trial Balance reporting is provided on a cash basis, including Balance Sheet control schedules. Tandem also provides Agent services for MTD compliant VAT submission to HMRC on a quarterly basis, including facilitating payment and providing support with VAT audits on an adhoc basis. In addition, the team have project managed the migration of both lease and financial data between entities as part of an asset sale and purchase within the client portfolio itself.

Portfolio Under Management

£503.8M	Rent collected per annum
1,324	Properties managed
4,568	Occupiers managed
258	Service charge properties managed
£43.8M	Per annum service charge spend
33.5M	Sq. Ft. accommodation under management

Testimonials

“The team and I are very pleased with Tandem’s approach to cash collection. They treat cash recovery as though it were their own income.”

Mark Stirling, LondonMetric

We are delighted to be working with Tandem, who came highly recommended. The have already demonstrated their capability through an approach that is consistently robust, attentive, and of a very high standard.”

Tom Webb, Kinver Capital

“I have been blown away by the service, efficiency, and dedication of the Tandem team. As a new client of Tandem, I am seriously impressed.”

Private Investor, W12 Shopping Centre

“Tandem delivers a highly professional and proactive service. They excel in tenant relationships and strategic decisions, making them an outstanding partner we highly recommend.”

Simon Paterson, Dolby Laboratories

Tandem
Property Asset Management

+44 20 342 7999
info@tandem-property.com
www.tandem-property.com