

“We are delighted! The difference TradeBridge and this facility has made to our business is enormous. This changes the game for us.”

Ruby Mahal

Director of JDRM Dental Care Ltd



Ruby Mahal, a proven dentist, and business owner, recognises how a TradeBridge facility fits into her business model and financial forecast to support the smooth running of her multi-practice operation.



Achieving growth in the dental sector

Ruby tendered for her first NHS dental practise contract in 2005 alongside her husband and business partner Jai. Winning the contract, they moved back to their hometown of Leicester to revitalise a dilapidated practise.

“From there we just didn’t stop, and we kept growing”

Ruby launched her second practice in Hinkley and from there, she seized multiple opportunities as they arose, tendering and winning contracts across the north of England. As the dental business grew, she took on more associates and continued to acquire. In 2017 a rare five practise contract became available, Ruby toyed with the idea of taking on two or three but realised that taking on all five was a chance to achieve explosive growth.

“We knew from experience that these kinds of opportunities don’t come around that often”

Ruby’s journey to becoming a qualified dentist

Ruby Mahal studied dentistry at the University of Birmingham. From an early age she knew she wanted to become a dentist. Not only that, she also wanted to follow in the footsteps of her family’s success and become a business owner.

Gaining experience in the A&E department at Manchester Royal Infirmary, Ruby completed her vocational training, and set her eyes on owning and running her own practise.



“The funding is always there in the background, and we understand how we’re going to use working capital and it’s built into our forecasts.”

New Dental Businesses

"It's a huge worry especially for the younger guys that are coming up now wanting to do the same thing"

The sector is evolving with a greater focus on the business itself and there has never been a better time for entrepreneurially minded people to build a thriving multi-practice dental business.

But for new dentists, coming out of university with limited business knowledge, it seems daunting.

How TradeBridge can help

Funding is critical for growth. Whether you've just acquired your very first practice, or planning to develop your existing practise. You need to stay current and meet the demands of your patients.

With a TradeBridge facility, you can draw down what you need, when you need it and you only pay on what you've drawn.



"It's a nice buffer to have as well, and to know it will allow for growth"

TradeBridge funding for the dental sector not only offers dental businesses a financial buffer, it can also offer working capital for growth.



COVID-19 Pandemic

Undeniably the COVID-19 pandemic offered up huge challenges for entrepreneurial dentists. In 2020 swift regulation changes meant practises had to adapt fast to survive.

"This year we had to put ventilation in for every surgery across the estate, which was a huge outlay."

The pandemic catalysed the implementation of Ruby's TradeBridge working capital facility when regulations changed. Immediately having access the facility meant that Ruby could adapt quickly.

The future of Dental Businesses

The future is bright for JDRM Dental Care Ltd. While Ruby sees herself consolidating on her business development for now, further growth is never far away.

Now as the general secretary for her local dental committee, Ruby has considered offering her tested business knowledge to coach other dentists, particularly women, on running a successful business in the dental sector.

We use real-time trading data and other business information to assess the true strength of your business. That lets us lend up to 3x your monthly NHS income, with confidence where others simply cannot.

Find out how TradeBridge finance for dental practices can make a difference for your business.

