

ALL LATEST LENDING PRODUCTS *(February 2022)*

Our Initiatives:

- **Working Capital**
- **Logistics**
- **Land Promotion**
- **Hospitality & Hotels Fund**
- **Below Market Value (BMV)**
- **Residential Investment Fund**
- **Across-sector funding**
- **Across Continent Investment**

PRODUCT GUIDE KEY

-  Senior Debt / Mezz only
-  Equity / Private Lender only
-  Large Developers
-  Outside UK
-  Working Capital
-  Other Initiatives



Funding Product 8:

Ideal for trading businesses who have or are about to experience a business changing event:

A Unique Lender Providing Unique Facilities

We are working with an American Hedge Fund with \$36 billion Assets Under Management. This fund has a philosophy of structuring a funding facility to suit the needs of the SME client.

The profile of such facilities is outlined below:

- Minimum loan £5million
- Maximum loan £250million
- Maximum term for 5 years
- Interest rate range from 3% per annum to 7% per annum
- Interest only facility available

Typical security required are:

- Receivables/Debtors
- Inventory/Stock
- Plant & Machinery
- Real Estate
- No asset class mix restrictions
- All SME sectors considered
- Additional cash-flow lends considered
- SME's located in U.K, Europe, Scandinavia and North America
- Funding Situations
- Mergers and Acquisitions
- Refinance to release capital
- Turnaround/Restructuring/Insolvency
- Special Situations
- Event/Change Driven Scenarios
- Bridging back to stable position
- Shortfall with current borrowing.

Examples of SME's assisted are as follows:

A major import/wholesaler was in trouble due to Covid.

There was a requirement for flexibility in relation to the receivables/debtors facility because some customers would not pay until 200 days had lapsed.

The fund created a unique facility concerning the debtors as well as providing a revolving credit facility secured by the inventory/stock in the warehouses situated in the USA, U.K and Europe.

A management team wished to buy out the owners of the company.

This funder provided a flexible facility secured upon the debtors, the stock, the plant and machinery and the building.

In addition to this a term loan facility based upon the EBITDA of the business.

A 2 year term was provided, secured upon a portfolio of hospitality businesses

In order to free up capital for the SME to refurbish the properties with the intention of refinancing after 2 years by way of a more traditional term loan.



Funding Product 10:

Any purpose loan ideal for SMEs. For the trading businesses which has a need for an injection of capital during difficult times:

Working Capital facilities

1: UNSECURED:

- £25k to £100k
- 4 to 52 weeks
- Any business purpose
- Transparent costs
- No early repayment penalty
- Approval within 24 hours
- Completion can occur in one week.

Information required:

- Last 3 months business bank statements
- Last 2 years accounts and management information
- Creditors and debtors list
- Email from the company accountant concerning the status of HMRC liabilities
- Assets and liabilities of the Principal
- Interest rate is 3% per month.

Hospitality is of particular interest.

2. SECURED

- £50k to £1million
- 3 months to 5 years
- Any business purpose
- Interest-only options
- No early repayment penalty
- Approval within 24 hours
- We take the first or second charge
- Can be secured against property, land or business assets
- 3rd party and Director assets accepted as security
- Up to 70% LTV.
- *Information required as per the unsecured facility*
- Interest rate 18% per annum
- Arrangement fee 3%
- No early repayment charges after 6 months
- Ideal for Phoenix situations and turn around.



Funding Product 14:

Ideal for established Hotels that wish to expand / Hotelier with new build that requires refinancing / Hotelier that needs restructuring:

Hospitality & Hotels Fund

We are now working with a specialist fund that focuses on the **Hospitality** sector *eg. Hotels, Leisure, etc.*

The Fund offers the following facilities:

- Debt by way of term loans
- Three year stabilisation facilities
- Equity
- The fund will also acquire venues.

The minimum advance is £10 million and the maximum advance is £500 million.

The geographical areas of interest are:

- UK
- Ireland
- Spain
- Greece
- US
- Caribbean

Other main European jurisdictions can be considered on a selective basis.

- They can fund up to 100%.
- The fund does not have a rigid criteria apart from proof of serviceability.
- The fund will support a client buying hotels to refurbish, operate, create a group before selling on the group.
- The fund will provide up to 36 months as a stabilisation facility for the newly built hotel to get accounts together to refinance.



Funding Product 15:

De-risking Land Acquisition prior to Planning Permission:

Land Promotions – mainly in and around the South East

We now have a new **Planning Gain Initiative** detailed below.

In a Nutshell, this will help landowners create added value through Planning Gain, without having to put their hand in their pocket and in turn helps developers to get Joint Ventures more easily.

When Planning Gain is granted, 25% of the uplift is returned to our investors, while the landowner keeps 75% of the uplift.**

Fees apply.

We are working with a team of relevant Advisers (*Engineers etc*) who are cash rich and are planning permission experts.

They are looking for Off Market Land Opportunities/promotions whereby they get involved in Option Agreements.

- They will fund the Option Fee & the Planning Costs but don't buy land speculatively.
- However, £500K - £10m will be made available from these planning gain experts, who will advance monies for an Option Fee on the land. (up to c.£200K)
- They will also pay for ALL Planning Costs & Associated Fees.
- Then, when planning is granted, 25% of the uplift value will be paid back to them** leaving 75% to the landowner to use as possible collateral to advance to build out with our on-boarded developers.
- A viability report will be done to establish what scheme would best work in the locality.

HIGHLIGHTS:

- This de-risks the venture and offers immediate cash to the landowner.
- No money is required from the Landowner for any of the planning.
- The Landowner achieves 75% of the uplift.

*(**a small share is given to the developer)*

Please kindly send any cases that we can consider so we can establish if there are any lending or build out opportunities.



Funding Product 25:
Ideal for Investors & Developers:

100% of the Below Market Value (BMV) Purchase Price

A Specialist Fund that will help Investors & Developers when buying a property Below Market Value.

- Residential properties only
- Loan of 75% of the true open market value and not the purchase price
- Interest rate 0.74% per month
- Minimum loan £100,000
- Maximum loan £3.5million
- Experienced borrowers – with at least two projects behind them
- Personal guarantee worth outside of the security to be 50% of the NET loan
- Transaction must be at arm's length



Funding Product 27:
Ideal as an Exit Strategy for Developers wanting the certainty of a Forward Purchase:

Residential Investment Fund

Investment Fund offering flexible purchasing criteria (*below*), which could be helpful to Developers.

- Geographically within the M25

Asset Profile

- Houses

- Apartments

- Mixed Developments of Commercial & Residential

- Will help a Developer by way of a Forward Purchase or Forward Commit.
- Minimum investment- nothing is too small to consider
- Maximum investment- £30million to £40million
- New build and conversion projects considered
- On a Mixed Development i.e. *Apartments above retail*, this fund could buy the whole scheme or even buy just the commercial aspect of the project
- Will joint venture on planning gain opportunities.



Funding Product 35:

Ideal for Experienced Developers:

Major cities in the UK and Western Europe as well as Asia and North America

We are working with a fund that can invest from £20 million to £200 million in:

- Office Schemes where they can add value
- Distress situations
- High-end Residential Schemes.



Funding Product 38:

For experienced Developers:

Acquisition, Refinance, Planning Gain, Asset Repositioning, Refurbishment & Development exit

We are working together with a Specialist Property Funder with a broad criteria.

- Senior Debt, Stretch Senior Debt, Mezzanine, preferred Equity (*when an established track record with lender*)

Asset sectors:

- Resi inc BtR, Co living, Student Accommodation, Retirement Living,
- Commercial Industrial, Offices, Hotels, Retail Warehousing

- All UK regions

- Loan amount: £5m - £100m
- Term: 12 - 36mths
- LTV: up to 85%
- Interest rate: 6 - 7%
- Arrangement 1% in 1% out