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# Product Guide

**Real** world lending.

## Our Story.

At Assetz Capital, we're committed to helping UK SMEs, property developers and housebuilders who need reliable funding solutions in order to grow and prosper. We launched the lending platform in 2013 and since then our marketplace has become a simple and fair way to invest and borrow.

So far, we're having a huge impact. We've funded circa £1.7bn to UK borrowers, which in turn has supported the building of around 1 in every 12 new homes built by SME housebuilders in the last couple of years. We've supported the growth of many types of businesses from manufacturers to care homes, wholesalers to hotels, pubs, student accommodation and much more, but we're not finished yet.

Combining real world lending solutions, cutting-edge technology and our own property experts, we make it as easy as possible for businesses to purchase, build, mortgage or refurbish their property.

### Our funding solutions

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## Why work with us?

-  We cover the whole of the UK, including Northern Ireland
-  We offer a range of property-secured loans up to £50m
-  We've funded over 7,250 new UK homes
-  We've supported over 1,100 businesses with funding
-  We issue credit-backed indicative terms on every loan accepted through our market-leading approval process
-  We have a nationwide network of specialist Relationship Directors who will work with you face-to-face to discuss lending requirements







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# Development Finance.

## Talk to the real property experts

Using our decades of property experience, we know that every deal is different and that there may be issues along the way. We understand the complexities of ground-up and re-development, and it doesn't send us running for the hills. We trust the collective knowledge of our team and we pass that on to businesses. We can take higher risk with Loan-To-Gross-Development-Value and Loan-To-Cost. We believe that your development will be a success, and our terms and appetite reflect that. This is not a development exit product and is for existing portfolio landlords with current passing income.

## Criteria

Property	Residential (houses & apartments) & pre-sold/ pre-let commercial (some element of speculative commercial development can be considered). Modular builds keenly supported.	Purpose	Ground-up development, conversion, refurbishment & reconfiguration of residential property (houses & apartments) & owner/occupied, pre-sold or pre-let commercial property. Care homes & student accommodation funded.
Security	First legal charge (plus debenture & a level of personal guarantee for corporate borrowers).	Applicants	Limited Companies & LLPs.
Repayment	Bullet(s) from sales or refinance (with Assetz or another funder). Build to term facilities also available to provide a development facility that converts to a term loan, typically upon practical completion.	Any other info:	<ul style="list-style-type: none"><li>• Max term 3 years. Max LTGDV 70%.</li><li>• Funding available with LDS Sales Guarantee, see page 23.</li><li>• Monitoring Surveyor required.</li></ul>

## Key features

Loan size	£1m - £50m
Term	Up to 3 years
Amortisation profile	Bullet / from sales
Fees	From 2.5% arrangement fee
LTGDV	Maximum 70% (including interest) or higher with additional property security
Rate	Typically from 10.5% p.a. residential & commercial
USPs	<ul style="list-style-type: none"> <li>• Newer developers with a level of satisfactory track record considered</li> <li>• Flexibility to bespoke our solution to your project</li> <li>• Interest rolled and financed under our structures</li> </ul>

**Contact us today.**

0800 470 0430

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# Commercial Mortgages.

## Specialist term finance for SMEs

We take a holistic approach to credit underwriting and are able to sensibly support where many other lenders are locked out by rigid policies. Our flexibility to fund in a turnaround situation means we can offer terms that most lenders can't, allowing businesses to achieve their potential. We actively lend in sectors such as healthcare, leisure, supported living and hospitality, and we will consider first-time market entrants. That's what makes us the real expert lender for SMEs.

## Criteria

Property	Owner occupied, let or part-let commercial & mixed use property.	Purpose	Purchase, refinance, equity release & general working capital. Build to term facilities also available to provide a development facility that converts to a term loan typically upon practical completion.
Security	1st legal charge (plus debenture & a level of personal guarantee for corporate borrowers).	Applicants	Limited companies & LLPs.
Repayment	Capital & interest repayment with amortisation up to 25 years, initial interest only periods & interest only for full term considered within a 5 year term commitment. Min term negotiable.	Any other info:	<ul style="list-style-type: none"><li>• Max LTV 70% (market value).</li><li>• Up to 7 year term on Variable interest rate, Commercial Mortgages.</li></ul>

## Key features

Loan size	£750k - £50m (higher requests will be considered)
Term	Up to 5 years (or 7 years for Variable interest rate loans)
Amortisation profile	Up to 25 years / interest only periods considered
Fees	From 2% arrangement fee
LTV	1st Charge: Maximum 70% (including any retained interest)
Rate	Typically from 3% Plus Bank Base Rate
USPs	<ul style="list-style-type: none"><li>• Fixed rates available</li><li>• Any property type considered</li></ul>

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# Bridging Finance.

## Bridging solutions you can rely on

As real property experts, we anticipate that businesses need to make an urgent purchase, refinance, release equity, or exit their existing development loan. We call it bridging but in reality it's so much more. We provide highly competitive rates and terms, not just from residential but across the spectrum of property classes such as commercial property, land with planning, plus flexible funding for light refurbishment - just call us and ask. We can also provide for the full life cycle of a loan with residential bridge to BTL, commercial bridge to term loan, land bridge to development and development exit.

## Criteria

Property	Residential, commercial, mixed-use properties, land for development & light refurbishment.	Purpose	Purchase, refinance, development exit, auction purchase, light refurbishment or release cash for business purposes.
Security	First charge (plus debenture & PG for corporate borrowers).	Repairs / development	Spend of up to 15% of property value (or purchase price) permitted.
Repayment	No early repayment charges.	Applicants	Limited companies & LLPs.





## Key features

Loan size	£500k - £50m
Term	2 - 24 months
Fees	From 2% arrangement fee
LTV	Maximum 70% (including any retained interest)
Rate	From 0.85% per month
Repayment type	Interest retained or serviced
USPs	<ul style="list-style-type: none"><li>• All property classes considered</li><li>• Quick turnaround</li></ul>

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## Residential Refurbishment.

### A single property solution

Our residential refurbishment loans range from light refurbishment where a developer may be purchasing a single property, to heavy refurbishment where a developer may wish to convert a redundant office block to apartments under permitted development rights. Please contact one of our Relationship Directors to discuss your specific needs.

### Criteria

<b>Property</b>	Residential houses, flats & apartments (mixed use considered where the commercial element is let & no more than 25% of total GDV.)	<b>Purpose</b>	Non-structural refurbishment of residential property for letting or sale.
<b>Security</b>	First Legal Charge (plus debenture & PG for corporate borrowers). Max LTV 70%.	<b>Applicants</b>	Limited Companies & LLPs.
<b>Repayment</b>	Bullet repayment. Early repayment penalty will vary in line with funding route selected. Max term 12m.	<b>Any other info:</b>	Min refurb costs lower of 15% of the Day 1 MV or £50k. Max refurb cost lower of 50% of the Day 1 MV or £500k.

## Key features

Loan size	£500k - £50m
Term	6 - 24 months
Fees	From 1% arrangement fee
LTV	Maximum 70% (including any retained interest)
Rate	From 0.85% per month (on the drawn balance)
Amortisation Profile	Bullet
USPs	<ul style="list-style-type: none"><li>• Quick turnaround to enable purchase of auction property</li><li>• Additional sums provided to finish refurbishment</li><li>• Exit fee will vary in line with funding route selected</li></ul>

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## Secured SME Term Loans.

### Invest to grow with a business term loan

We take a holistic approach to credit underwriting and are able to sensibly support where many other lenders are locked out by rigid policies. Our flexibility to fund in a turnaround situation means we can offer terms that most lenders can't, allowing businesses to fulfil their potential. We actively lend in sectors such as healthcare, leisure, supported living and hospitality, and we will consider first-time market entrants. That's what makes us the real expert lender for SMEs.

### Criteria

Property	Owner occupied or part-let commercial, residential or mixed use property.	Purpose	Purchase, refinance, equity release.
Security	First Legal Charge (plus debenture & PG for corporate borrowers).	Applicants	Limited Companies & LLPs.
Repayment	Capital & interest repayment with amortisation up to 25 years, initial interest only periods & interest only for full term considered within a 5 year term commitment. Min term negotiable.	Any other info:	Max LTV 70% (market value) 2nd charge loans considered max LTV 70% (total debt). Variable or fixed interest rate alternatives available.

## Key features

Loan size	£2m - £50m (higher requests will be considered)
Term	Up to 5 years
Amortisation profile	Up to 25 years or interest only considered
Fees	From 2% arrangement fee
LTV	1st Charge: Maximum 70% (including any retained interest)
Rate	Typically from 4% Plus Bank Base Rate
USPs	Any property type considered

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# Buy-To-Let for Landlords.

## Complex Buy-To-Let made easy

We remove the red tape and box-ticking to make what is often known as complex Buy-To-Let a simple transaction. Recognising that every person and every property is different, our Buy-To-Let offering considers new builds, student accommodation and HMO properties, as well as flats above commercial properties. We provide real world Buy-To-Let solutions for professional landlords looking to grow their investment portfolio or invest in their business.

## Criteria

<b>Property</b>	Residential houses, flats, apartments.	<b>Purpose</b>	Purchase to let, refinance of residential investment property, release equity & residential investment portfolios.
<b>Security</b>	First legal charge (plus debenture & PG for corporate borrowers).	<b>Applicants</b>	Limited companies & LLPs.
<b>Repayment</b>	Up to 25 years repayment profile (capital & interest) or interest-only. Max loan term 5 years, min 2 years.	<b>Any other info:</b>	Up to 70% LTV (market value) considered. Min rental coverage required 1.25x.



## Key features

Loan size	£750k* - £50m
Term	Up to 5 years
Amortisation profile	Up to 25 years repayment profile or interest-only
Fees	From 2% arrangement fee
LTV	Maximum 70% of market value
Rate	Typically from 3% Plus Bank Base Rate
USPs	Decision in Principle in 24 hours

\*Minimum debt cover 1.35x subject to stress testing

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Our  
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Why work  
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## Development Finance Case Study.

### Forge Care

Forge Care were about to start construction of a specialist childcare development in Nuneaton when the coronavirus outbreak paused all building work and meant that they had to stand all contractors down. It was essential that the owners of Forge Care, the Miller Family, secured a development loan to ensure the company kept the site and could eventually continue with the build.

The funding will provide construction of high-quality residential homes for 20 children, with 5 bedrooms per building. The exciting space will incorporate two different styles of accommodation, revolutionising the way children's care is provided in the UK, and will also provide a significant boost to the local economy by creating 80 jobs.

£4.99m  
Total lent

24 Months  
Loan term

53%  
LTGDV



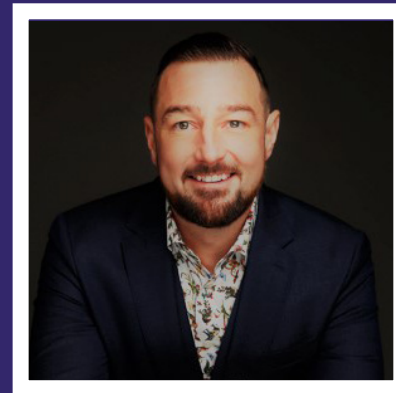




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“ Without Assetz Capital the project wouldn't be happening, it's as simple as that. They've been really supportive and overwhelmingly positive – the loan processes were a bit of a challenge but they were creative in finding ways to make it smooth. Having that support was really important, they were always there, and we can't thank them enough.”



Gavin Miller Director





## Development Finance Case Study.

### Amor Homes

Amor Homes Ltd were in the process of developing four luxurious homes in a semi-rural setting in South Cheshire until the coronavirus pandemic significantly slowed down their progress. Owner Dave Bracegirdle needed to secure a development loan through the CBILS scheme to continue with the build.

Although the building schedule had been disrupted, social distancing measures were implemented on site to ensure work could continue on the properties and the boost to cashflow ensured that the project has carried on, even through the lockdowns. With completion in March 2021, the scheme has provided high-quality family homes in a rural setting, but with excellent transport links to the M6 and M56.

£600k  
Amount lent

15 Months  
Loan term

52%  
LTGDV





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“ Our Relationship Director at Assetz Capital, Colin Doyle, has always been very honest and very transparent. The in-house team at Assetz Capital were very helpful too; our Relationship Support Manager Fran Brayford has been very pro-active. The CBILS scheme from the government is fantastic, it's been incredibly useful for us and we're delighted to have been able to continue our building work through it. ”



Dave Bracegirdle Owner





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Our  
Story

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with us?

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Bridging  
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Residential  
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# Meet the Origination team.

## Leadership



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Our  
Story

Why work  
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## LDS Sales Guarantees Partnership

Developers of housing or suburban apartment schemes across England and Wales with gross development values (GDV) of £1.5m and above can apply for a funding package of up to 70% of GDV or 90% of project costs. The LDS Sales Guarantee not only reassures developers of demand for any unsold finished homes, but also immediately releases a 10% unsecured cash deposit as part of the financing package. The package expands our funding solutions for SME housing developers.

Please review our privacy policy before you apply.

Applications are being accepted immediately, please email [\*\*borrow@assetzcapital.co.uk\*\*](mailto:borrow@assetzcapital.co.uk)

\*Assetz does not recommend, warrant, endorse, guarantee, or assume responsibility for the accuracy or reliability of any information or terms offered by LDS. Any information Assetz provides about LDS or sales guarantees is provided for illustrative purposes only and is not a substitute for professional advice.



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