

# One size doesn't fit all

For made to  
measure **property  
finance** take the  
alternative route.



Explore our **products**

# We are **Alternative** **Bridging Corporation**

**Alternative Bridging** has a clear-cut **vision** – to be **alternative** by name and culture, delivering solutions, not finding problems, being fair, transparent and flexible, doing everything possible to build lasting **relationships**.

Our USP is that we individually underwrite our loans by people for people, not tick boxes and algorithms.

**We're the listening lender.** We review the facts with intelligence and empathy and when it is necessary, we think alternative to convert “no” to “yes”.



**Jonathan Rubins**  
**Director**

Alternative Bridging Corporation Limited

# But don't just take our word for it...



020 8349 5190

Have a look at what some of our Brokers say about us.



Superb service from all the team at ABC on a large and very complex development deal. Incredible flexibility shown with the structure of the deal and completed quickly. Looking forward to working the next one together.

- Stephen Watts



Fantastic service, start to finish. Paul Gavin was always prompt and worked with us and our client to secure funding for a commercial refurbishment site. A big thank you go's out to the rest of team; Mihaela, Izabela and Kalpna, for all working hard to get this outcome for the client.

- Tyler Burnip



I have used ABC a number of times for a wide range of finance and they have never failed to deliver on any of them. All too often lenders promise the earth and fail to deliver. When you are faced with complex cases or time sensitive ones, you want a lender you can rely on. ABC is for sure one of them and Phodis is the person to speak too.

- Matthew Fairy



Professional, customer service driven, excellent to deal with lender, James and his team have provided an outstanding service to our clients over and over again. Thoroughly recommended.

- Zara Brindley





# Residential Bridging Loans

Our residential bridging loans are a cost-effective solution for raising short-term finance on residential investment properties. We provide fast, professional bridging loans for purchase, refinance, property improvement or to unlock working capital to make further investments.

Residential loans are available for up to 24 months to individuals, partnerships, limited companies and LLPs, including off-shore entities in approved locations.

**Residential Loans up to £2M.**



## Refinancing Facility

### CASE STUDY

**Location** - Plymouth

**Loan Type** - Residential Loan

**Loan Amount** - £2,500,000

A refinance facility of £2.5m was provided to repay several clearing bank loans secured by a mixed portfolio of investments comprising flats, houses and offices some with development potential.



# Regulated Residential Bridging Loans

Regulated bridging loans are secured against a residential property, which is or will soon be occupied by the borrower or family member. These types of loans are regulated by the Financial Conduct Authority (FCA) and, at Alternative Bridging, we are one of only a limited number of bridging lenders able to offer them. They are available for purchase, refinance, property improvement, unlocking working capital or release of equity.

Our Regulated Residential Loans are provided for up to 12 months for first mortgages to owner occupiers.

**Regulated Residential Loans up to £2M.**



**Regulated  
Loan**

**CASE STUDY**

**Location** - Hadley Wood

**Loan Type** - Regulated Loan

**Loan Amount** - £700,000

An advance to repay a loan secured against a prestigious but tired family home, owned and occupied by a single lady and so a regulated loan.



# Commercial Bridging Loans

We have provided bridging loans secured by first or second charge on commercial properties for more than 30 years. They are available to the property industry and business community for purchase, refinance or unlocking working capital. Our commercial loans are available on properties such as retail units, shopping centres, office buildings and more.

**Commercial Loans up to £3.5M and loan terms are up to 24 months.**



## Commercial Loan

### CASE STUDY

**Location** - Ascot

**Loan Type** - Commercial Loan

**Loan Amount** - £580,000

An experienced restaurateur purchased the freehold of a redundant public house and created an Italian casual dining restaurant serving the local sporting community. This was made possible with our Commercial Bridging Loan.



# Development Finance

We have a range of development finance facilities available for new build, conversion and equity release.

## Development 80

Our standard loan for residential development finance.

## Regulated Development Finance

Loans for owner occupiers to cover up to 80% of total development cost or up to 100% where a charge can be taken on the borrower's existing property.

**Loans up to £3.5M.**



## Development Finance

### CASE STUDY

**Location** - Hampshire

**Loan Type** - Development Finance

**Loan Amount** - £1,300,000

We provided a development loan for a complex, unregistered land project. Despite challenges with legal transfers, we tailored the loan terms to the unique circumstances. Our rapid response ensured timely funding, even accommodating an urgent £120k advance on completion day.



# Term Loans

Our interest-only loan is available up to five years and is perfect for purchase, refinance and property improvement or to release working capital. Alternative term loans can be secured by a first or second charge over residential investments, office buildings, retail premises or industrial and distribution properties. As income is improved, or other improvements effected

and the value of the asset increases, additional advances can be made and loans are structured to match cash-flow.

**Term Loans are available up to £2M.**



**Term Loan**  
**CASE STUDY**

**Location** - North West London

**Loan Type** - Term Loan

**Loan Amount** - £1,800,000

The loan was secured as a first charge across three properties in North West London, which were a mix of residential and commercial use. The purpose of the loan was to refinance the loans that were currently in place on the properties and to release funds to refurbish two of them.





# Alternative Overdraft Loans

The Alternative Overdraft is a flexible loan facility that enables access to funds on 24 hours' notice, with the opportunity to draw down, repay and draw down again. It can be secured by first charge over commercial or residential properties and second charge over residential properties. Once the facility is agreed, it can be used immediately to make the most of an opportunity, rather than having to go through an

application process each time you want to draw down funds. Unlike standard bridging loans, the Alternative Overdraft remains available whenever it is needed and avoids expensive, repetitive setting-up costs.

**Alternative Overdraft Loans are available for terms up to 2 years up to £2M.**

## Alternative Overdraft

### CASE STUDY

**Location** - Buckinghamshire

**Loan Type** - Alternative Overdraft

**Loan Amount** - £2,000,000

A developer had assembled a series of adjoining residential development sites with the first under construction, the second with outline planning permission granted and a third shortly to be acquired.

Being able to repay and redraw time and time again provided the flexibility needed by the borrower.



# Refurbishment Bridging Loans

## Light Refurbishment Loans up to £3.5M.

We help bring life into tired properties, providing a light refurbishment loan to finance the property purchase, refinance, refurbishment cost, interest and fees.

A light refurbishment bridging loan is for property refurbishments that do not require planning permission, for example flat and house refurbishment, retail, industrial and office improvements.

## Heavy Refurbishment Loans from up to £3.5M.

Our heavy refurbishment loans provide bridging finance for converting commercial premises to residential use. They are also suitable for structural reconfiguration and extension of existing residential properties for which planning permission may be required.

We fund the total development cost including interest and we also agree at the outset the amount of the purchase loan and the final release available on completion of the works.

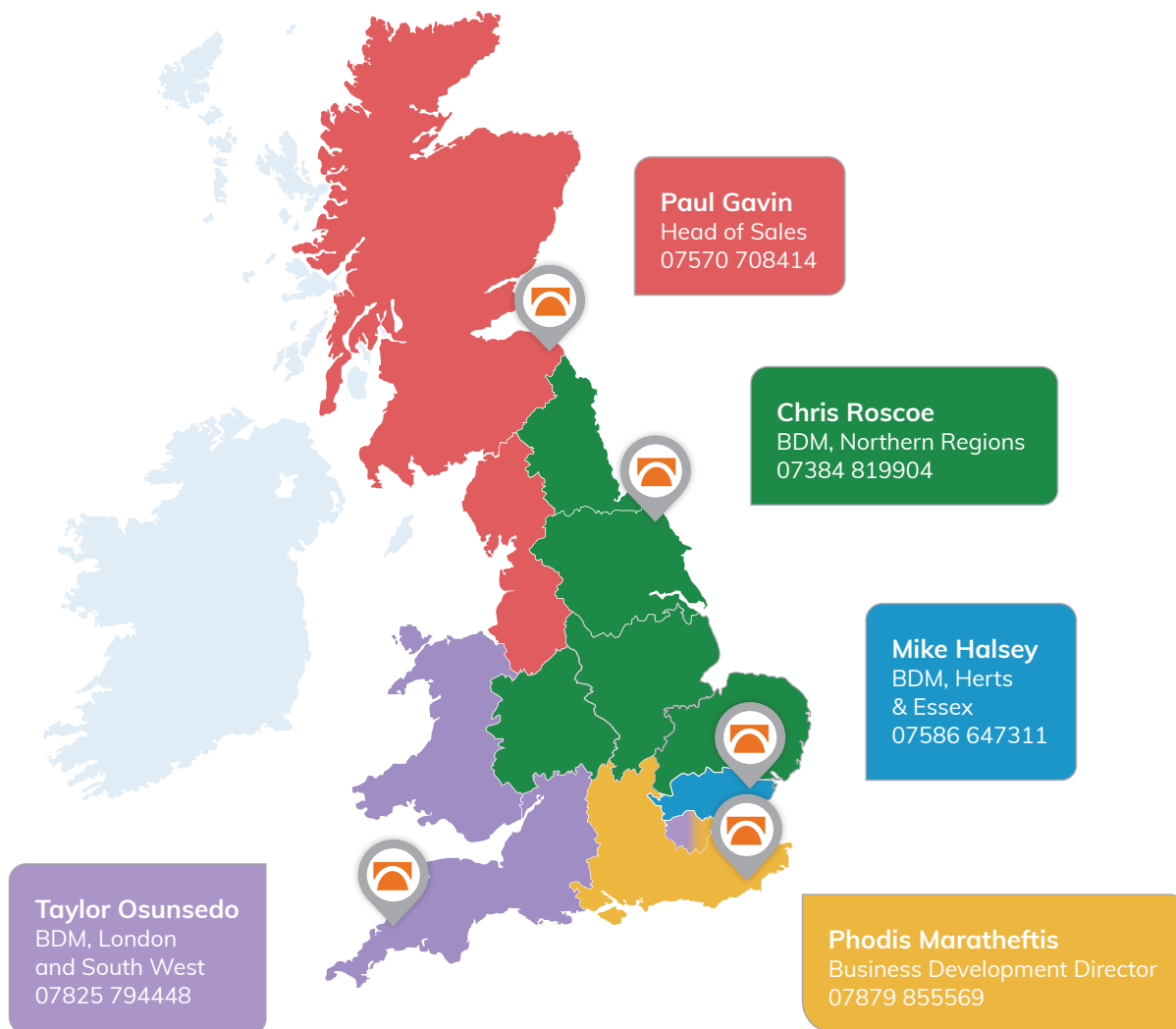


# Meet your team

We employ only the most talented and driven people to focus on what's important to get a bridging loan across the line.

We work closely with brokers and borrowers to make the execution of your bridging loan, swift and hassle-free.

These are just a few things that make our team smile when working on a deal...



☎ 020 8349 5190

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🌐 [alternativebridging.co.uk](http://alternativebridging.co.uk)

