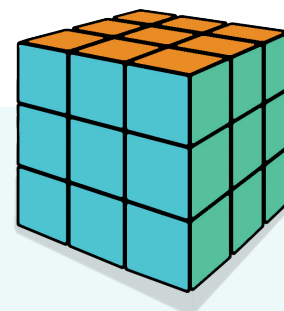


**Development Finance
doesn't need to be
this complex**



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Development Finance, swiftly, simply!

We understand the challenges your clients face with development projects - planning issues, unexpected costs, supply chain delays, and constant decisions to make. But Development Finance should help solve problems, not add to them! That's why we're here to make it straightforward and stress-free.

For over 30 years, Alternative Bridging has provided flexible funding for developers. We work alongside brokers to deliver the right finance, exactly when it's needed. From site purchase to sale, we provide support every step of the way.

Our highly experienced Asset Managers assist during the application process and remain in close contact throughout the life of the project. They are there to ensure issues are resolved before they become problems and to maximise opportunities as they occur.

We look forward to working with you in supporting your clients' projects and taking advantage of future opportunities. With our guidance every step of the way, we'll help navigate challenges and move forward with confidence - development after development.



Development Finance Lending Terms

Each loan is structured to satisfy individual requirements, be it for purchase or refinance. Funds cover up to 80% of the total development cost - site, construction, interest and fees, up to 70% Gross Development Value.

Following practical completion we offer an extended sales period and a top-up advance if required, all at a reduced interest rate.



Security

We lend to individuals and partnerships by first charge over the site.

For Limited companies and LLP borrowers:

- A debenture over the company or LLP

- A personal guarantee



Eligible properties

Development projects can be houses or flats, including student accommodation, for sale or rental.

First Charge

Loan Term

3 – 24 Months

Amounts

£500,000 - £3M

LTV & Interest rates

For more information get in contact with one of our BDM's

Available for

- Ground-up construction

- Conversion of residential and commercial buildings

- Refurbishment

- Development Exit Loans

- Equity release



£1.3M Development Loan

Swift solutions delivered in 2 weeks

We provided a £1.3M development loan in Hampshire for a complex case involving unregistered land and legal transfer issues, which threatened to delay completing the loan.

We offered a flexible solution and the loan was completed in two weeks.

On the day of completion, the borrower required an urgent capital release of £120k which was accommodated promptly.

The client and their broker praised our expertise, flexible approach, and rapid response, highlighting our integrated team structure as a key to their success.



Swift
Lending

CASE STUDY

Location - Hampshire, Basingstoke

Loan Type - Development Loan

Loan Amount - £1,300,000

We're committed to flawless client service, enabled by strong internal and external relationships. Our streamlined structure allows for quick decision-making, as demonstrated by our internal Asset Manager, Surveyors and Solicitors who collaboratively engaged to overcome the various issues.



Regulated Development Loans

Alternative Bridging Corporation (Cheval) Limited is authorised by the Financial Conduct Authority (FCA) which enables us to lend to residential owner-occupiers both for Bridging and Development Loans.

Our Regulated Development Loan is structured to finance owner-occupiers who wish to borrow to build or extend a property for their own occupation. Our loan is for purchase or refinance followed by facilities for construction, interest and fees. We provide up to 80% of the total development cost or up to 100% where a charge can be taken on the borrower's existing property.



Security

We lend to individuals and joint borrowers, with a first charge over the property as security.



Eligible properties

Projects can be houses or flats for owner-occupiers constructing or improving their dream home.

First Charge

Loan Term

3 – 12 Months

Amounts

£500,000 - £3M

LTV & Interest rates

For more information get in contact with one of our BDM's

Available for

Ground up construction

Extension

Refurbishment



£4M Regulated Development Loan

Transforming visions into reality

A £4M regulated development loan was needed for a part-built £7m (GDV) property in Surrey. The borrower aimed to build a 10,000 sq. ft, 6-bedroom family home with a swimming pool.

We moved quickly, completing the valuation and legal process in just 7 weeks. The loan was servicing a dual purpose - clearing existing

mortgages and provided the funds to bring this dream project to life.

The loan was redeemed within the 12-month term. Thanks to close collaboration with all involved, the project stayed on track, overcoming challenges quickly and bringing the borrower's dream to life.



Seamlessly
Executed
Project

CASE STUDY

Location - Surrey

Loan Type - Regulated Development

Loan Amount - £4,016,000

The successful outcome highlights our expertise in regulated development loans, our efficient process, and our commitment to client aspirations.



Heavy Refurbishment Loans

Our Heavy Refurbishment loan is ideal for converting commercial premises to residential use, or for structural reconfiguration and extension of existing residential properties, either under permitted development rights or where planning permission is required.

If required, we fund the total cost of construction, as well as interest and fees up to 70% of valuation towards the purchase or refinance.



Security

We lend to individuals and partnerships by first charge over the site.

For Limited companies and LLP borrowers:

A debenture over the company or LLP

A personal guarantee



Eligible properties

Projects can be houses or flats, including student accommodation, for sale or for rental.

First Charge

Loan Term

3 – 24 Months

Amounts

£500,000 - £3M

LTV & Interest rates

For more information get in contact with one of our BDM's

Available for

Improvement

Extension

Refurbishment

Equity release

Find out what our clients think of us



020 8349 5190



We secured a development finance facility for one of our clients via Paul Gavin at ABC. It was a complex lending deal with different legal challenges, but Paul and ABCs determination and diligence was faultless throughout.

- Nick Thompson



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



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.

- Steven Watts



Let us help you...

For over 30 years, we've been helping brokers secure **the right finance solutions** for their developer clients - funding that is designed to fit the project, not the other way around. We think outside the box to make projects a reality and **build lasting relationships**, from development to development to development.

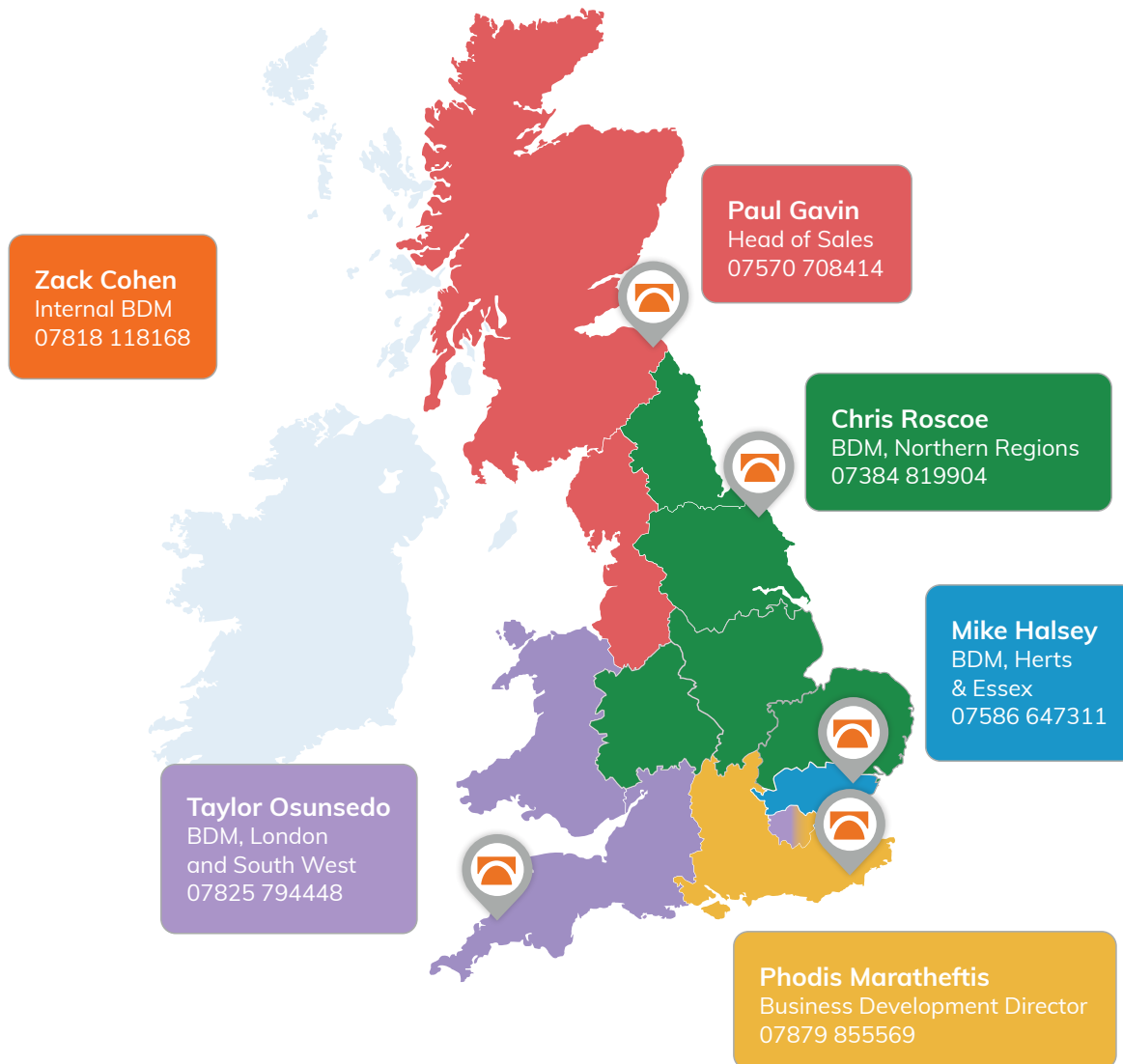
Our team truly understand the ins and outs of financing the development process. With a **straightforward** decision-making process, we **provide clear answers** and ensure the loan is completed smoothly. We're with you every step of the way, offering **support throughout** the life of the loan - and the next!

Give us a call today. Let's chat about how we can help you deliver the right funding solutions for your clients' next development.



We've got you covered

Our strength and influence span across the UK, reaching the farthest corners and busiest hubs. We take pride in our extensive geographic coverage across England, Wales and mainland Scotland.





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