

property finance

**“The bank took too long to react when we really needed the finance.**

**Davenham instantly said yes.”**



# property finance

## Introduction

Our Property Finance division prides itself on being different to the competition.

We work closely with all our clients and visit every property and/or parcel of land we are asked to finance. This means we are often involved at an early stage and therefore provide peace of mind to the client that the finance is available.

In addition to offering quick decision-making and flexible funding solutions for Bridging and Development Finance, we also have in-depth knowledge of the property market.

We are more than happy to offer up to 100% finance for the right deal.

- **Established 1991**
- **National coverage**
- **Up to 100% finance**
- **Fast professional response**
- **From £50k to £4m**
- **Specialist funding facilities**

### Testimonial

“Davenham understood every step of the process and are clearly very, very good at what they do. Unlike many lenders I have dealt with in the past, they didn't prevaricate, procrastinate and worse still, change their deals half way through the process.

All in all, you get what you pay for; a good, quick, reliable service and finance from people who understand property.”

**Sian Astley**, Property Developer and TV Presenter, South Manchester.

**positive thinking in business finance**

## Our positive approach



### Bridging Finance

- Bespoke bridging finance to fund land, as well as commercial and residential property, whether the funding is required for acquisition or refinance.

#### Case Study - Buying and Refurbishing a Property

Davenham was approached by an existing client to assist with the purchase of a property in need of an upgrade. Davenham provided 100% finance of all costs involved and allowed interest to roll up for the project term. A purchase price of £190k had been agreed and the client had budgeted £25k for the refurbishment costs over a four month period. Following completion of the refurbishment the property was sold for £300k



### Development Finance

- Provides residential and commercial developers with a real alternative to conventional funders.

#### Case Study - Funding New Sites

Davenham was introduced to a regional developer who wanted to expand their business but was restricted by its bank, which would only fund two developments at a time. Davenham agreed to fund 100% of site acquisition, build costs and professional fees on a third site, which generated a healthy profit. Davenham has since funded more sites which allowed the company to achieve its growth target



### Commercial Mortgages

- A flexible product to assist owner-occupiers and investors with commercial property acquisitions or refinance

#### Case Study - Expanding the Portfolio

A property investment company wanted to expand its commercial portfolio and identified a retail shop with office space over it as an initial opportunity, having already negotiated future tenants for the property. The company had only been incorporated for nine months and its bankers and other funders were unwilling to assist until the company's first year's trading figures were available. However, Davenham took a commercial view and provided a commercial mortgage at 70% LTV over a 30 year period.





**“Positive  
thinking in  
business  
finance.”**

trade finance  
property finance  
asset finance  
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talk to us about your financial needs  
**0845 402 2310**  
or email [enquiries@davenham.co.uk](mailto:enquiries@davenham.co.uk)

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