



# A Platform for Funding Growth



Traditional forms of business lending have been more difficult to obtain in recent years as bank lending criteria has significantly tightened.

This has led to increased frustration, and in some cases hardship amongst progressive businesses throughout the UK.



**The Aedesia team** advise accountants and their clients on a wide range of alternative financial products and solutions to meet the complex financial and working capital needs of a modern day business – **all at highly competitive rates.**

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# Benefits of working with Aedesia



Martin Coyne *Director*



Richard Lees *Director*

- Our experienced finance team members are recognised industry leaders in their own fields
- Unrivalled sector knowledge and lending relationships
- Access to niche finance products not always available through mainstream lenders
- Our team advise at every stage in the process of securing finance

# Finance Product Overview

## COMMERCIAL SECURED LOANS

From £50,000 upwards, rates from around 6% flat. Terms of 6 to 240 months.  
Commercial and Buy to Let Mortgages

## PROPERTY DEVELOPMENT FINANCE

Commercial and Buy to Let Mortgages. £50,000 upwards, interest only available.  
Average flat rates from 6%.

## ASSET FINANCE

Leases and HP. Specialist manufacturing systems, machine tools, IT equipment,  
36 – 60 months at an indicative flat rate of 5.5% – 6.5%

## INVOICE FINANCE

Renegotiation of existing finance, new factoring or invoice discounting facilities.

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# PROPERTY DEVELOPMENT FINANCE AND BRIDGING LOAN

Our property finance experts specialise in arranging finance for new build, conversion and refurbishment projects for property developers and investors. We also arrange competitive bridging loans to 'bridge' a timing gap between a debt coming due, or the main line of credit becoming available. Our experts can also help you to purchase your business freehold with a Commercial Mortgage tailored for you.

## There are several ways we can assist in providing finance

### Buying a property?

Property Professionals are increasingly using short term funding as a useful way to quickly complete transactions. **Aedesia** often provides funds to clients within ten days, but in urgent cases funds can be quicker. Purchasers can be considered as 'cash buyers' due to the speed of completion and are regularly able to negotiate discounts in excess of our charges as they are able to act quickly and decisively.

Opportunities to purchase distressed sales, repossessions and vendors looking for a fast sale are typical uses of funding to secure the property whilst long term funding is arranged or the property is sold. With terms from 1 day to 24 months we are able to offer full flexibility to meet your requirements. We are able to provide proof of funds as required.

### Already own property?

Likewise, if you have property security, we are able to raise funds quickly whilst the property is sold or refinanced. Typical uses include tax or VAT payments, temporary cash flow shortfalls, funding of stock or other business requirements.

The uses of funding in this area are extremely varied and are becoming increasingly recognised by professional advisors as a solution to their clients requirements.

### Need to refinance an existing lender?

Many circumstances occur where an existing lender needs to be refinanced quickly. We are able to assist by way of providing fast finance whilst long term funding is arranged or the property is sold in a controlled manner to maximise its value. With enough equity in the property we are often able to cover interest payments within the value of the property.

### Need to break a property purchase chain?

If you need to secure a property quickly but your own home has not yet sold, we can help.

If the buyer of your old property lets you down or delays completion of the sale, a bridging loan allows you to secure the new property while the problem is being resolved. This facility is then redeemed on the sale of your existing property.

A bridging loan is a short-term funding option which can help you 'bridge' the gap between the completion of a sale and the mortgage on a new property, meaning you avoid losing your new home.

This funding option is also often used when downsizing to smaller properties in later years.

## We are able to arrange loans with:

**No product fees, No exit fees, No expiry fees, No redemption fees, No hidden costs, No small print.**

## Benefits of arranging Property Finance through Aedesia Finance:

- ✓ Access to highly competitive rates, arranged by a team of experts who will walk with you to
- ✓ completion and beyond, advising you every step of the way
- ✓ Access to a full range of property finance products from a vast range of lenders
- ✓ Bespoke solutions tailored to you.

## Solutions we advise on:

<b>Bridging Finance</b>	<b>Property Investment Loans</b>
<b>Development Finance</b>	<b>Impaired Credit Loans</b>
<b>Developer Exit Loans</b>	

Product Type	Terms	Purpose	Requirements to Progress an Enquiry
<b>Bridging</b>	Short term funding when time is of the essence. Ideal for auction purchases, site acquisitions, refurbishment projects, tax bills or any other business purpose where funds are needed quickly	<ul style="list-style-type: none"> <li>• Rates from 0.59% pm</li> <li>• Interest roll-up</li> <li>• Typical lender fee from 2%</li> <li>• No early repayment charges</li> <li>• Loans up to 75% LTV</li> </ul>	<ul style="list-style-type: none"> <li>• Full address of the property</li> <li>• Details of any refurbishment or change of use</li> <li>• Source and timing of repayment</li> <li>• Date when</li> </ul>
<b>Development Finance</b>	Site purchase and construction of single houses, multi unit schemes flats, student accommodation, offices mixed use and commercial units	<ul style="list-style-type: none"> <li>• Rates from 3.50% over Base</li> <li>• Interest roll-up</li> <li>• Arrangement fee from 2%</li> <li>• Funding from 70% to 90% of total project costs</li> <li>• JV funding up to 100% of costs available</li> </ul>	<ul style="list-style-type: none"> <li>• Project appraisal</li> <li>• Planning decision notice</li> <li>• Brief overview of previous completed scheme</li> </ul>

# WORKING CAPITAL FINANCE

Product Type	Terms	Purpose	Requirements to Progress an Enquiry
<b>Developer Exit Loans</b>	Release capital from a completed development pending sale. We can also term out the development finance onto a long-term interest-only loan if the asset is going to be held as an investment	<ul style="list-style-type: none"> <li>Rates from 0.55% per month</li> <li>Interest roll up</li> <li>Lender fee from 2%</li> <li>No early repayment charges</li> <li>Loans typically 70% LTV</li> </ul>	<ul style="list-style-type: none"> <li>Sales particulars for the property</li> <li>Practical completion certificate</li> </ul>
<b>Property Investment Loans</b>	Purchase or refinancing of residential, mixed use and commercial properties	<ul style="list-style-type: none"> <li>Interest only loans up to 75% LTV</li> <li>Rates from 2.99% over LIBOR</li> <li>Typical set up fee 1.50%</li> <li>Loan terms up to 30 years</li> <li>Can pay off 10% of the loan each year with no early repayment charge</li> </ul>	<ul style="list-style-type: none"> <li>Full address of the property</li> <li>Details of existing and/or proposed leases.</li> <li>Estimated value of the property</li> <li>Brief overview of the borrower</li> </ul>
<b>Impaired Credit Loans</b>	<ul style="list-style-type: none"> <li>Finance is available for clients where there has been a previous liquidation, CCJ, default even Bankruptcy</li> <li>We can also source finance where Banks have agreed to Debt Forgiveness</li> <li>Our lenders focus more on the property than the credit history of the client</li> </ul>	<ul style="list-style-type: none"> <li>Rates from 0.95% per month</li> <li>Interest only, which is normally retained within the gross advance</li> <li>Typical set up fees 2-3%, but could be more for very challenging cases</li> </ul>	<ul style="list-style-type: none"> <li>Full address of the property</li> <li>Details of adverse credit history</li> <li>Date when funds are needed</li> <li>Source and timing of repayment</li> </ul>

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**Working capital finance** solutions offer businesses the opportunity to improve cash flow. The world of commercial finance and asset based lending is complex and expansive with products, terminology, contractual interpretation varying from lender-to-lender. Our working capital finance experts have many years of experience and success in advising business across a wide range of sectors in obtaining working capital finance solutions.

## Benefits of arranging funding through Aedesia Finance:

✓	Up to 90% of outstanding invoice value can be advanced within 24 hours
✓	Flexible lending – funding increases in line with your growth (UK and Export)
✓	Confidentiality – lenders can offer a completely confidential service
✓	Control – sophisticated online tools from lenders allow you to manage your funding at all times
✓	Sector-specific finance available for the construction and recruitment sectors
✓	Structured ABL – funding for management buy-outs/management buy-ins
✓	Trade Finance & Supply Chain Finance

## Solutions we advise on:

**Invoice Finance** – an effective way of quickly accessing a proportion of the value (up to 90%) of your invoices. Effectively a business 'sells' its invoices to the lender in return for accessing cash at the point products and services are sold. Specific sector based offerings are available, as is the ability to arrange finance for selected invoices only

**Structured ABL** – generate a higher level of funding by unlocking the maximum value tied up in the combined assets within your business, including: Debtors, Inventory, Plant & Machinery and Property. Additional forms of funding can be structured in addition to this, such as top up loans in order to drive growth.

**Trade Finance** – supply chain finance various options, enabling the purchasing of goods from overseas where you are otherwise unable to obtain credit from suppliers.

Product Type	Terms	Requirements to Progress an Enquiry
<b>Invoice Finance</b>	POA	<ul style="list-style-type: none"> <li>Current management accounts</li> <li>Current debtors</li> <li>Current creditors</li> </ul>
<b>Trade Finance</b>	<i>Charges based on transaction or annualised turnover, the cost of which can vary dependent on size of business, and type and mix of finance required</i>	
<b>Structured ABL</b>		

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# BUSINESS ASSET FINANCE

**Business Asset Finance** is an agreement that enables businesses to obtain the assets needed to manage and/or expand effectively, and spread the cost/outlay.

## Benefits of arranging Business Asset Finance through Aedesia Finance:

Regardless of the size of business, the decision to invest in assets is always difficult. Take a look at some of the benefits:

- ✓ A great alternative to a traditional bank loan
- ✓ Increased tax benefits
- ✓ Payments can be budgeted according to cash flow
- ✓ Lenders secure against the asset

## Solutions we advise on:

**Hire Purchase:** allows you to buy an asset and pay for it over a period of time, spreading the cost. An initial deposit is payable

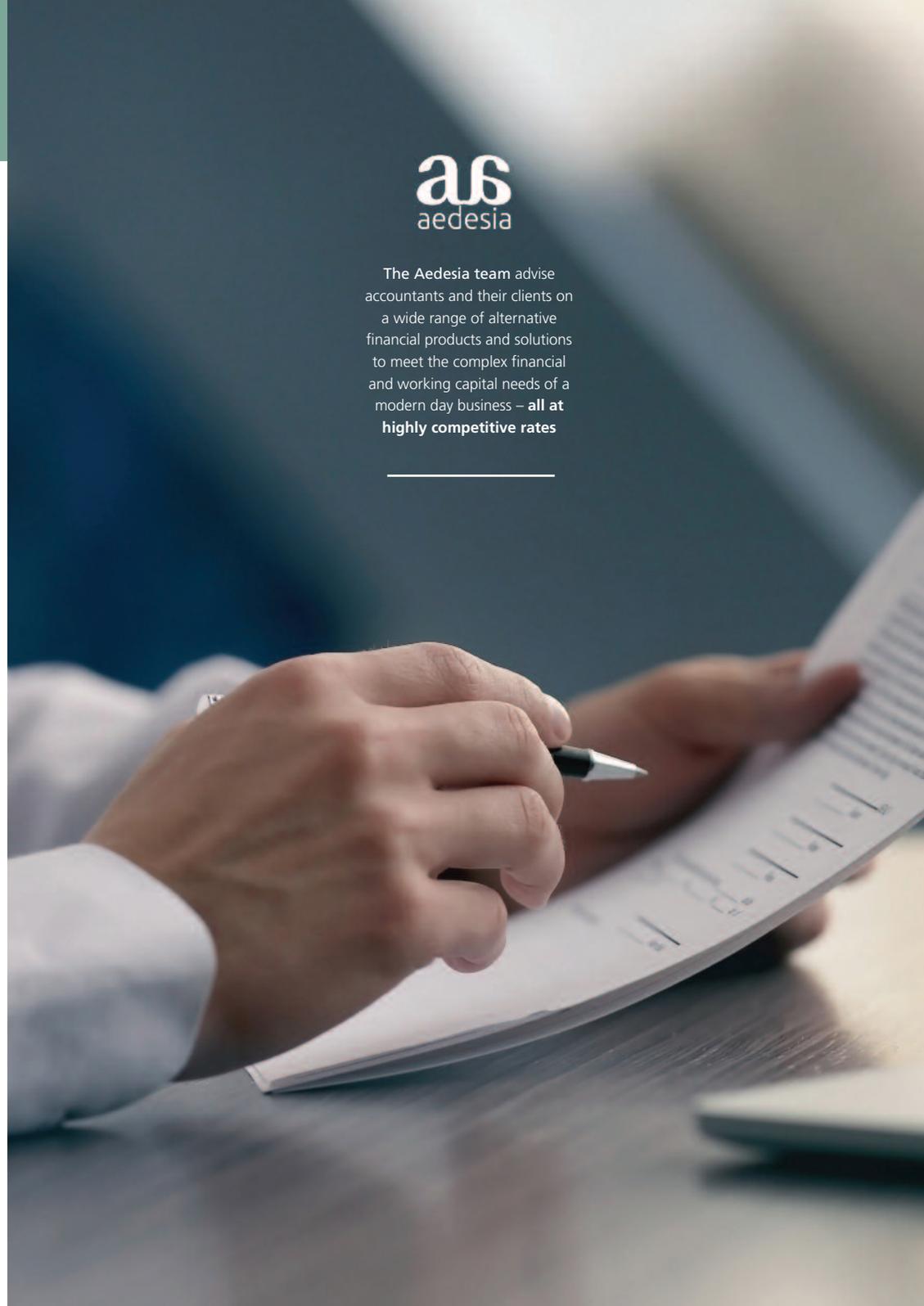
**Finance Lease:** a rental agreement through which an asset can be obtained for a fixed term. At the end of the initial term, the agreement can be extended, or sold with a rebate of the sale proceeds to the client.

Product Type	Terms	Requirements to Progress an Enquiry
<b>Hire Purchase</b>	12 –84mths at 3%-18%	<ul style="list-style-type: none"><li>• Latest full financial accounts</li><li>• 3 months bank statements</li><li>• Management accounts</li></ul>
<b>Lease Purchase</b>	12 –84mths at 3%-18%	<ul style="list-style-type: none"><li>• Rationale for purchase/provenance of proposal</li></ul>



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