

**Be amazed,
be like Bill!**



#BelikeBill



We are the lenders...

Alternative 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 individually underwritten loans by people for people, not tick boxes and algorithms.

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



J Rubins

Jonathan Rubins
Director

Alternative Bridging Corporation Limited



**WE
DELIVER
RESULTS**

What our introducers say...

"Not having used Alternative before I was greatly appreciative of their **professional approach** in concluding what was an important transaction. With **great support** from Simon, Alternative **did what they said they would, and on time**. Some of their competitors have a long way to go to catch up..."

Russell Snowdon, Independent Bankers

Our loans...

ALTERNATIVE Bridging Loans



Residential



Regulated



Commercial

For **homeowners, the property industry and business community.** Secured by first or second charge over residential, retail, industrial and office property.

Bridging loans with serviced or accrued interest **from £100,000 to £10M**, or more when needed, for periods **from three months to two years.**

Property finance, swiftly, simply

call: 020 8349 5190

The **ALTERNATIVE** Overdraft

The flexible loan facility, **available whenever required** which can be drawn, repaid or reduced, and drawn again and again, **whenever needed**.

Loans from £250,000 to £2M. For purchase, refinance, property improvement or working capital. **The ideal loan for the property industry** and business community, secured by a first or second charge on commercial or residential properties.

Property finance on tap!

The **ALTERNATIVE** Term Loan

Interest-only property finance for up to five years for the property industry and business community.

Loans from £150,000 to £2M for purchase, refinance, property improvement or working capital.

Shaped to meet individual needs, first mortgages over residential and commercial property or second charges over owner-occupied private dwellings.

Property finance from 3-5 years

ALTERNATIVE Development Finance

With more than 25 years' experience financing developers, we individually match the facility to the project.

We fund new build, conversion and refurbishment for residential, commercial and mixed-use developments. Loans are for purchase, refinance, equity release and exit finance for completed projects.

With a short chain of command, **decisions are swift** and land loans are completed efficiently. Our asset management team ensures **stage advances are paid promptly**, enabling developers to progress projects confident in their financial arrangements.

Property finance built
on solid foundations.



call: 020 8349 5190

We said yes...

BRIDGING Finance

Regulated Residential Loan Hampshire - £1,800,000

The owners of a fabulous house with sea views and direct access to its own beach had purchased the site without planning permission and constructed their dream home. We refinanced the expired construction loan and provided the owners sufficient time to seek a building society mortgage on best terms and so keep their dream intact.

Residential and Commercial Investment Portfolio Loan, NE England - £5,000,000

A property investor needed an urgent loan to refinance an expired bank loan, prior to longer-term portfolio financing being arranged via our introducer. The security comprised in excess of 70 individual properties located across the North-East, including offices, shops, residential, land and hotels.

TERM Loan

Shropshire Holiday Letting Term Loan - £315,000

Our new term loan programme has provided an active developer and investor with working capital secured by a first mortgage on a property used for holiday lettings in a picturesque market town.

Because of our personal underwriting, loans by people for people, prior to the income being established, the borrower has obtained a lower rate of interest, the security of a 5-year term, reduced operating costs and a larger loan to fund working capital.



ALTERNATIVE Overdraft

Development Site - £2M Bedfordshire

An experienced developer's programme comprised three adjacent sites. The first was under construction, the second had outline planning permission granted and the third was shortly to be acquired.

At a time when clearing banks are restricting their support, the developer required working capital to invest in the second and third sites, ensuring they were development ready, providing continuity, pending completion of the first project.



Not all of the funds were needed immediately so an ALTERNATIVE Overdraft secured by the second site perfectly satisfied the requirement for an initial loan and further drawdowns, as and when required.

Being able to repay and redraw over 24-months provided the further flexibility needed by the borrower, with interest only charged on the balance outstanding at any time.

call: 020 8349 5190

...and yes again

ALTERNATIVE Development Finance

Eight Apartments – Slough £1,400,000

We supported an experienced building contractor to complete his first development, a project of eight flats in Central Slough.

Construction had commenced a few years earlier, funded by a combination of retained business profits and a small bridging loan which was to be redeemed. Additional finance was required to complete the construction and to furnish the flats which are to be retained and let on Assured Shorthold Tenancies.

We will be repaid by refinance or, if the borrower wishes, we can internally transfer the loan to a five-year interest-only term loan.

Office Conversion to Student Accommodation - Northampton – £5,000,000

The developer, who had previously undertaken a number of similar projects, purchased an existing office building to convert to one-bedroom studios to be let to students at Northampton University.

We provided a facility to refinance the short-term purchase loan and to fund the cost of construction, fees and interest. Construction was managed internally by the developer employing sub-contractors combined with direct labour.

By commencement of the September university term the property was fully let and the loan continued with us until it was refinanced with a long-term mortgage organised by the introducing broker.

What makes us smile...

- Detailed information so that we can make swift decisions
- Borrowers with a good track record but when problems happen, we can help to put things right
- Entrepreneurial spirited borrowers who have successfully done it before
- Loans over £250,000 and under £3M but we also do smaller and much bigger
- Loans on private dwellings, ASTs and blocks of flats, student accommodation, shops, offices and factories.
- Locations where there are lots of chimney pots, but we also enjoy country air and sea breezes
- A defined exit strategy – we welcome new loans but one day they must be repaid
- Most of all...

REPEAT BUSINESS!





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