



BLG

BLG  
Development Finance  
PRODUCT GUIDE

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GGs Accredited Lender

Our Business is Helping You Build



# Flexible Financing Solutions to Support Your Development Initiatives

## Who We Are?

BLG is a principal lender with a strong shareholder and funder base that is committed to lending to the housebuilder and commercial property sector for the long term. Our highly experienced and regionally based New Business team understands local markets, ensuring we can be on-site swiftly and available to meet you when needed.

## Why Choose Us?



### Market Leading Leverage

Lending criteria up to 73% Loan to Value (LTV)



### 20+ Years Experience

Have been in business for over 20 years – lending in both the good and bad times



### Strong Funding Sources

Strong UK shareholders and funding sources



### Industry Expert

Experienced & knowledgeable team dedicated to development



### Residential & Commercial Lender

Lending against residential, commercial as well as mixed use schemes



### Bespoke Service

Relationship contact all the way through development



### Lending Across the UK

Geographical coverage of lending throughout the UK



### Flat and Agile Structure

Able to talk directly to decision makers

## CUSTOMER FEEDBACK

“A very approachable and knowledgeable team, with a ‘can do’ approach to lending”

“Their guidance in helping us navigate the project from inception to completion was invaluable. We look forward to many future projects with the BLG team”

“A very efficient processing team dealing with the due diligence once the deal was credit approved, through to completion”

Scan Me



# PRODUCTS

## Residential Development Funding

We fund new housing developments (new build & conversions, houses & apartments) throughout the UK in urban and rural locations. Our main lending facilities are for loans from £1m to £15m, however we can fund larger schemes on more bespoke facilities – please call us to discuss.

- Loans £1m - £15m with loan term up to 24 months
- Rates negotiable on complexity and debt quantum
- Up to 73% of Gross Development Value including rolled up interest
- Up to 90% of project costs including rolled up interest



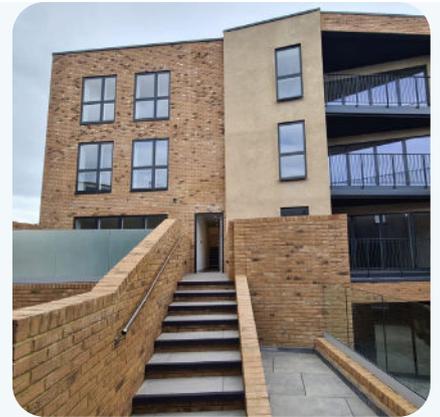
## Commercial Property Loans

- Commercial development loans (pre-let and speculative)
- Commercial bridge to enhance / obtain planning
- Occupied or vacant
- Loans £1m - £15m considered
- Generally up to 24 months term loan but longer terms may be possible

## Bridging Loans Linked to Developments

Our bridging loans offer a quick and flexible solution, providing the necessary capital to cover initial costs such as land acquisition and planning permissions ahead of the construction and development of new buildings.

- Loans £500k - £10m with loan term up to 12 months but longer term can be considered
- Rates negotiable on complexity and debt quantum based upon the BLG annual base rate
- Loan to Values considered on a case by case basis but generally up to 73% including interest



## Growth Guarantee Scheme Loans

BLG are accredited to issue loans guaranteed by the British Business Bank's Growth Guarantee Scheme (GGS). Visit our website for scheme features and eligibility criteria.

## LEGAL NOTICES

The Growth Guarantee Scheme is managed by the British Business Bank on behalf of, and with the financial backing of, the Secretary of State for Business & Trade. British Business Bank plc is a development bank wholly owned by HM Government. It is not authorised or regulated by the PRA or the FCA..

Visit: <https://www.british-business-bank.co.uk/finance-options/debt-finance/growth-guarantee-scheme>





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**BLG**

Funding Local Housebuilders Nationwide

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