



ACUITY
FINANCE

BUSINESS FINANCE, FAST AND FLEXIBLE



A detailed architectural wireframe of a modern building, showing a complex grid of lines representing the structure's framework. The lines are primarily green and grey, set against a light background. The perspective is from a low angle, looking up at the building's facade and internal structure.

Introduction

Acuity Finance offer short term, bridging finance to business borrowers.

Assisting with short term cashflow, funds to purchase a property or a requirement for funding to convert or build your next project, we can provide a tailored loan that works for your business.

Each of our loans is underwritten by one of the business owners meaning that we're able to take a more flexible and commercial approach.

We understand that sometimes you need to move fast, so by working with selected speciality legal firms we can deliver your loan in as little as 5 working days.



Bridging Finance

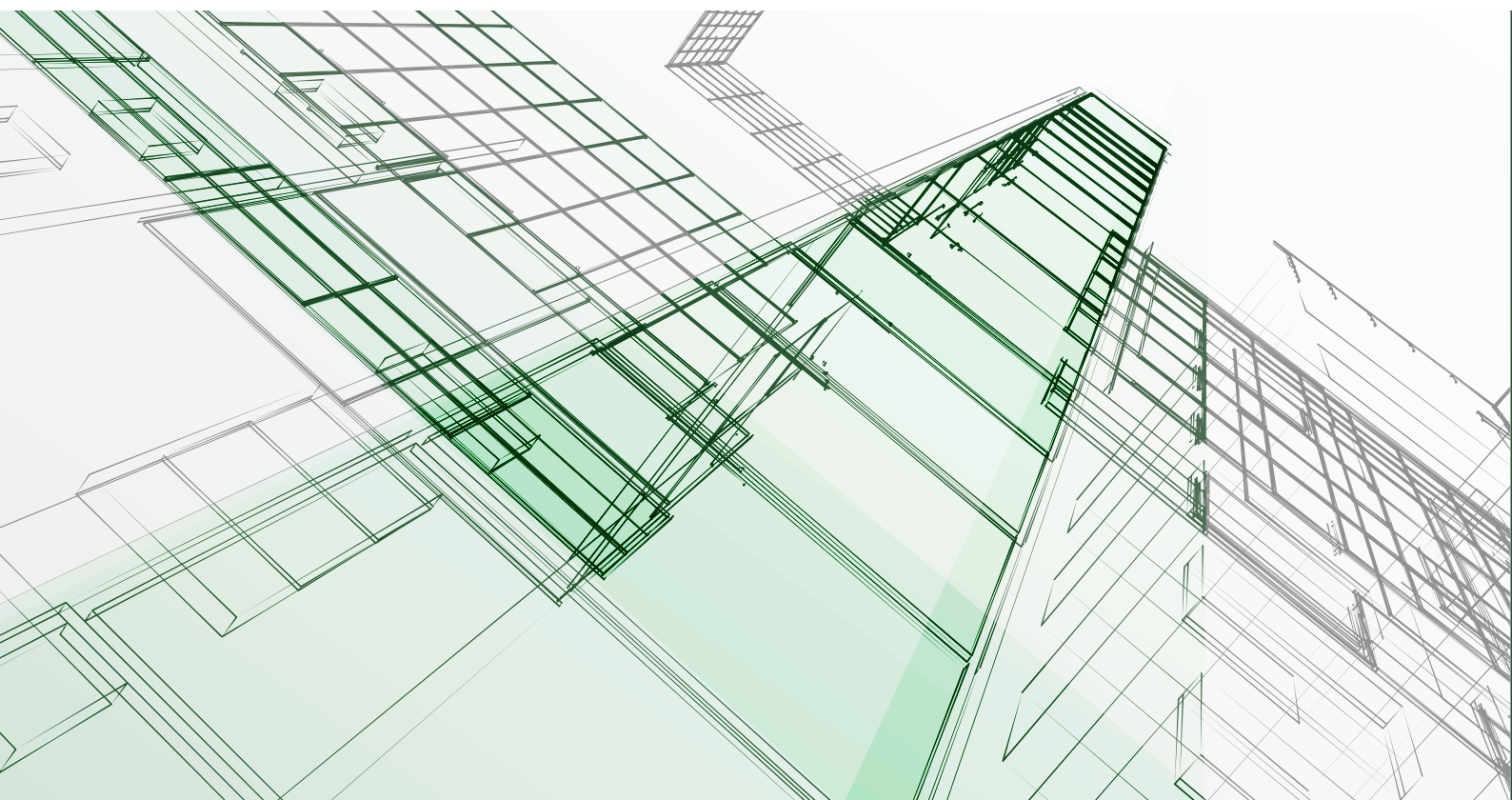
Bridging Finance provides upfront working capital to companies allowing them to pay monthly interest only or retain the interest over a fixed term with a defined exit strategy. The monies raised against the security can be used for any business purpose.

- Short Term Facilities from 3-12 months
- £100,000 to £1,000,000
- Lending for business purposes
- 1st and 2nd legal charge against commercial and residential property
- Security can be owned by the business or personally
- We lend against 90 days vacant possession value
- Personal Guarantees taken in all instances
- Interest serviced, retained or interest and capital & repayments



LTV's

- Residential property < £1 Million **75%**
- Residential Property > £1 Million **70%**
- Commercial Property **70%**
- Land with full planning permission **65%**
- Land with outline planning permission **60%**
- Bare land with no planning permission or buildings **50%**





Pricing

- Set-up fee from 2%
- Monthly interest rate – see table below
- Exit Fee 1%
- Lenders legal fees and valuation fees to be paid by the borrower
- Interest serviced, retained or interest and capital & repayments
- Capital can be repaid ad-hoc with no penalty

LTV	1st Charge Residential	2nd Charge Residential	1st Charge Commercial	2nd Charge Commercial
<55%	0.80%	0.85%	0.85%	0.90%
<60%	0.83%	0.88%	0.88%	0.93%
<65%	0.88%	0.93%	0.93%	0.98%
<70%	0.93%	0.98%	0.98%	1.03%
<75%	0.98%	1.03%	N/A	N/A

*Rates starting from

** Rates shown per month

Introducers

Acuity Finance has a bespoke deal by deal approach and a highly proficient team, giving us the ability to take a more commercial view of your client's circumstances.

Commission structure and relationships are important to us and our introducers and we are happy to discuss these with you but as a general rule start at 1% of the gross loan value.

If you wish to register as an Introducer with Acuity Finance please contact your local team member or email us at info@acuityfinance.co.uk.



Case Studies

Urgent Development funds

Client required a funding line of £500k for cashflow for the business and to finish a development of 2 properties.

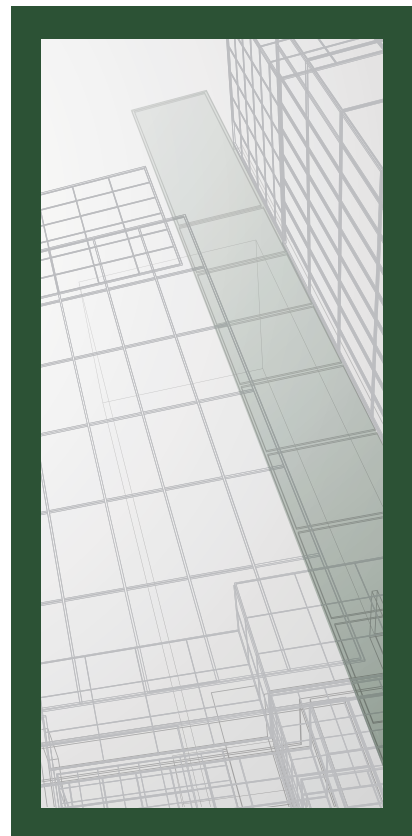
The client had acquired 8 pieces of land over 3-4 years and had planning permission in for the 6 properties across the titles – making a very complex mix of security.

The client needed the funds within 2 weeks as they had been let down by another funder.

The complex security structure was reviewed and pulled together to form the primary security for the deal.

The deal was paid away within the timescales required and the client now has the funds to push on and finish the current development in the next 3-4 weeks.

The client has requested that Acuity Finance put more facilities in place for the rest of the development of the buildings due to Acuity Finance being so easy to work with and also provided the speed to get the deal done.



Consolidation

The prospect required £300,000 within 3 weeks to consolidate unsecured debts that were crippling the monthly cash flow of the business.

The business owned 2 properties, both with 1st charge lenders currently incumbent on them.

1 of the properties was being sold and therefore the client did not want a full 2nd charge putting on the property and potentially unhinging the sale.

Acuity Finance were able to put a notice (with Land Registry) on the property which allowed a smooth sale process and allowed a capital repayment within 4 weeks of the pay out of the initial deal.

This was a complex group structure with 1 holding company and 3 trading businesses that supported cash flow.

Legal work, consents and valuations were completed within 7 days of the initial terms being signed and sent back, with the deal completing within the required timeframe.





Sarah Radley

Managing Director

07837 409151

sradley@acuityfinance.co.uk

Area: Midlands and UK



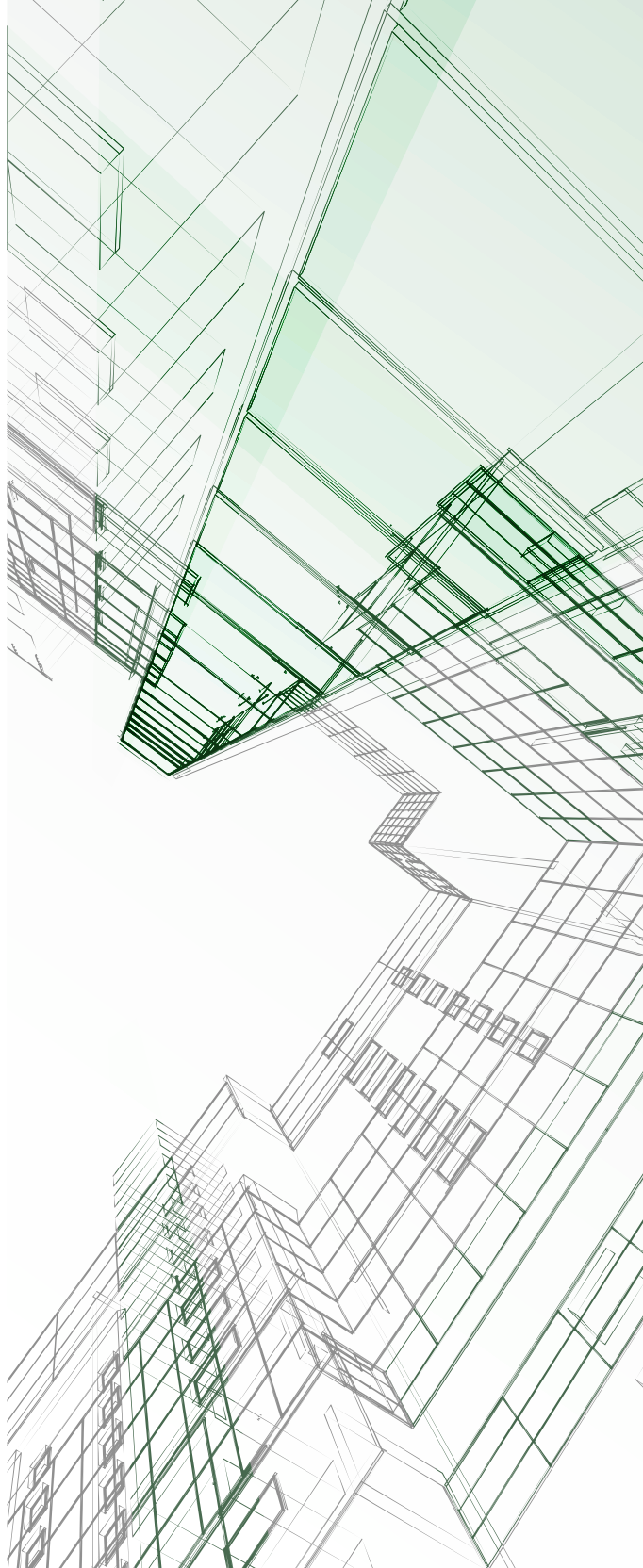
Jamie Smith

Corporate Manager

07837 467380

jsmith@acuityfinance.co.uk

Area: Yorkshire and Lincolnshire



Get in touch



Telephone
01905 363999

Email
info@acuityfinance.co.uk



Head Office
Eastern Suite 2nd Floor, The Painting House,
Royal Porcelain Works, Severn Street,
Worcester, WR1 2NE

