Embracing different | Saffron For Intermediaries

# Your Property Development Finance partner

**Supporting your clients from land-purchase through to exit with our end-to-end property development finance solution.**

# Our proposition

## Property development finance that works the way projects actually run

Every development project is different – and so is the way it needs to be funded.

At Saffron for Intermediaries, we take a tailored, case-by-case approach to property development finance, structuring each deal around what works best for your client and their project – whether that's supporting more complex requirements or delivering a smooth, efficient solution for a more straightforward build.

Our fully end-to-end proposition supports developers at every stage – from land acquisition and planning through to construction and exit – giving you and your clients one lender, one structure and one seamless experience throughout.

- **Tailored funding, not off-the-shelf structures**
- **Build around real development timelines**
- **A clear, simple process to help keep things moving**
- **Designed to support both complex cases and more straightforward deals**



# Every stage covered

Our property development finance proposition is designed to support the full lifecycle of a project – so there are no gaps in funding and no need to move lenders mid-project.

1

### Pre-development Bridge

Finance to secure land, progress planning and finalise development plans.

2

### Development Finance

Structured funding throughout the build phase, aligned to construction milestones.

3

### Development Exit Bridge

Short-term funding post-completion, giving developers time to sell or refinance and release value.

# 1 Pre-development Bridge

**Finance to secure land, progress planning and finalise development plans.**

**Minimum loan size**
**£150k**

**LTV - Up to 65% LTV**
(up to 50% land-only)

**Term - Available up to 18 months**

**Can be accepted without planning permission**

## Uses

- Sites without planning
- Sites with only outline planning
- Sites with detailed planning that needs to be varied/ enhanced in some way

# 2 Development Finance

**Structured funding throughout the build phase, aligned to construction milestones.**

**Minimum loan size**
**£500k**

**LTV - Up to 70% day 1, 90% LTC and 70% of GDV**

**Land purchase and construction costs acceptable**

## More details

- Modern methods of construction
- Bespoke pricing
- Ground up, knock down & rebuild, renovation, conversion (with planning permission)
- First-time developers considered
- Arrangement and exit fees based on the net lending

3

# Development Exit Bridge

**Finance to secure land, progress planning and finalise development plans.**

**Minimum loan size**

**£500k**

**LTV - Up to 75% LTV**

**Term - Available up to 18 months**

## Uses

- To raise capital to move on to another project
- Where a development hasn't been completed on time
- Where some or none of the units have sold before the original loan term ends

# Why choose Saffron

We understand the realities of SME developers – the challenges, the timelines and the pressure points. That's why our approach is built around flexibility, partnership and practical lending decisions.

- A fully joined-up journey from land purchase to exit
- Every case assessed on its own merits – not a tick-box exercise
- Appetite across a wide range of development projects
- Flexible terms and staged drawdowns
- Direct access to experienced BDMs, underwriters and a dedicated Property Development Relationship Manager
- A relationship-led approach focused on helping your clients succeed

# Helping you place more development cases

Our development finance supports a wide range of projects and clients across England and Wales.

- Experienced property developers with planning consent
- Ground-up builds, refurbishments and conversions
- Projects converting commercial to residential or splitting into units
- Single units or multi-unit developments
- Developers building 3+ properties, including those retaining a home

**Loan sizes typically from**

**£500k**

**Funding for both purchase and build costs**

**Up to 1 staged drawdown per calendar month**

**Flexible structuring to suit project requirements**



# Development Finance, backed by bold thinking - from the ground up

## Key details:

**Total borrowing:**
**£1,375,000**
Net Loan + rolled Up Interest

**GDV:**
**£2.72 million**

**Original term:**
**18 months**

**Loan to cost:**
**58%**

## 3x Units

- 1 x 2-bed bungalow, 1 x 4-bed house, 1 x 5-bed house
- Term was increased to 24 months due to market delays, with an exit bridge prepared but not utilised
- Ground-up development
- Developer already owned the land, Saffron For Intermediaries financed the build

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# Development Finance, backed by bold thinking - from the ground up

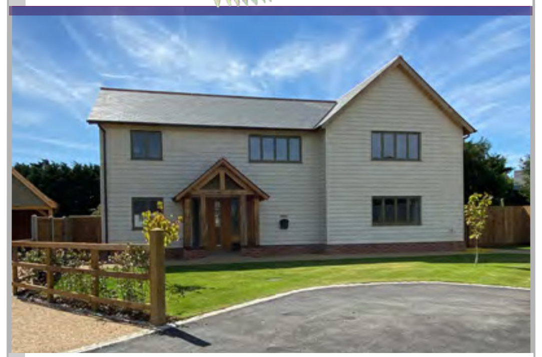
## Key details:

**Total borrowing:**
£2,092,000
Net Loan + rolled Up Interest

**GDV:**
£4 million

**Original term:**
18 months

**Loan to cost:**
65%




### 4x Detached 4-bed houses

- **4 x units financed through Saffron For Intermediaries**
- **Experienced developer**
- **Ground-up development**
- **Developer already owned the land, Saffron For Intermediaries financed the build**

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# Simple, responsive decision-making

We know speed and certainty matter when it comes to property development finance.

- Initial discussions focused on key project details
- Fast decision-making based on real conversations
- Direct access to decision-makers
- Funding structured and delivered in line with project timelines

# A partner, not just a lender

- We're focused on building long-term relationships with brokers and developers – supporting not just one project, but the next one too.
- Our team combines deep development finance expertise with a practical, hands-on approach, giving you confidence that your cases are in the right hands.
- With our dedicated Property Development Relationship Manager, you'll have a consistent point of contact focused on delivering the development and successful outcomes for your clients.

# Our Property Development Finance Team

**Tony Hall**
Head of Business Development

**John Reid**
Head of Underwriting

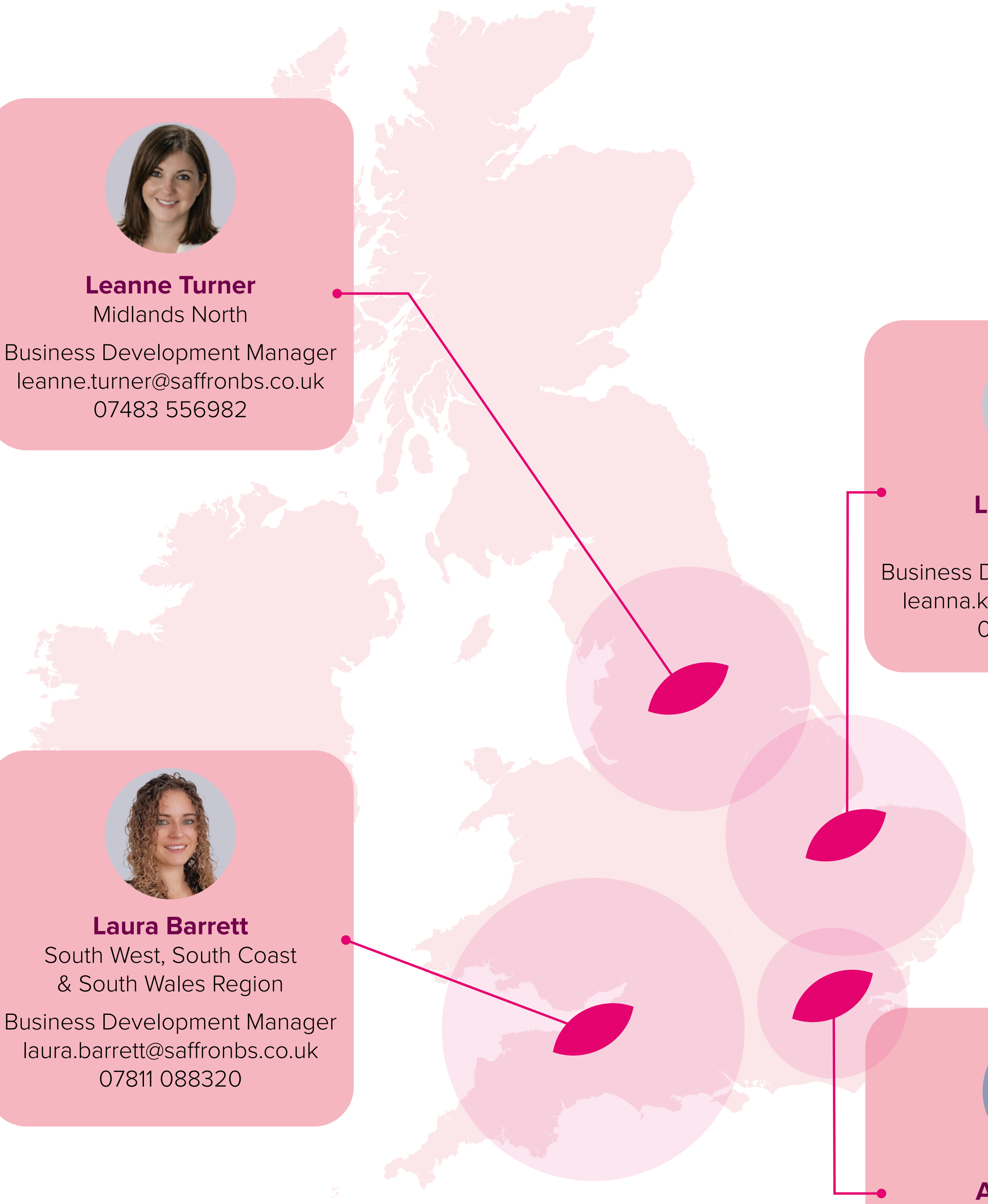
**Lee Williams**
National Sales Manager

**Steve Iles**
Relationship Manager



# Our Business Development Team

Our Business Development Managers are aligned to your region, giving you consistent, relationship-led support from someone who understands your market and works closely with you over time.



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# Our top tips for progressing a development finance case quickly

We know what makes a property development finance case stand out and a well-structured case can significantly speed up decision-making. Here are a few tips to help you get it right first time.

## Key takeaways:

- A clear, simple story
- Credible, well-supported numbers
- The right information from the outset
- Early, open conversations with the Saffron team

### 1 Make the deal easy to understand

- What's being bought and built
- Total costs, expected margin and exit strategy
- Clear roles and responsibilities

### 2 Experience helps – but structure matters too

- Relevant track record where possible
- Where experience is lighter: fixed-price build, strong contractor and experienced professional team

### 5 A well-invested developer strengthens the case

- Meaningful cash input or land equity
- Clear, evidenced sources of funds
- Sensible leverage aligned to the project

### 6 Reduce build risk where possible

- Fixed-price contracts
- Experienced, proven contractors
- Monitoring surveyor in place (required on all Saffron property development finance cases)



### 3 Keep numbers grounded and credible

- Realistic GDV based on comparables
- Build costs aligned with QS expectations
- Minimum 10% contingency built in
- Achieve build and sales timelines

### 4 Right documents from the start

- Planning position clearly outlined
- Detailed cost breakdown and schedule of works
- GDV comparables
- Developer CVs and evidence of exit strategy

### 7 A clear exit strategy is essential

- Defined route: sales or refinance
- Supporting evidence behind values
- No reliance on ideal market conditions

### 8 Be upfront about risks and how they're managed

- Any gaps in planning, experience or market assumptions
- Clear explanation of risks and mitigation
- Transparency helps build underwriter confidence

# We want to support your next development

If you've got a client with a development project in mind, we're here to help.

Speak to your BDM or get in touch with our team to explore how we can support your next case.

Contact details (IST)

Development Finance

BDM finder

Property Development Finance Registration