



Commercial Finance Brokers  
Supporting UK Businesses

### Mortgages & Loans

- Commercial Property
- Purchasing a Trading Business
- Buy to Let Investments
- Development Loans
- Bridging Loans & Short-Term Finance

### Business & Cashflow Solutions

- Business Loans - Secured & Unsecured
- Asset & Motor Finance
- Factoring & Invoice Finance
- Enterprise Scheme (EFGS) Loans
- Regional Grant Funding

FIBA | Member

**NACFB**  
HELPING FUND UK BUSINESS



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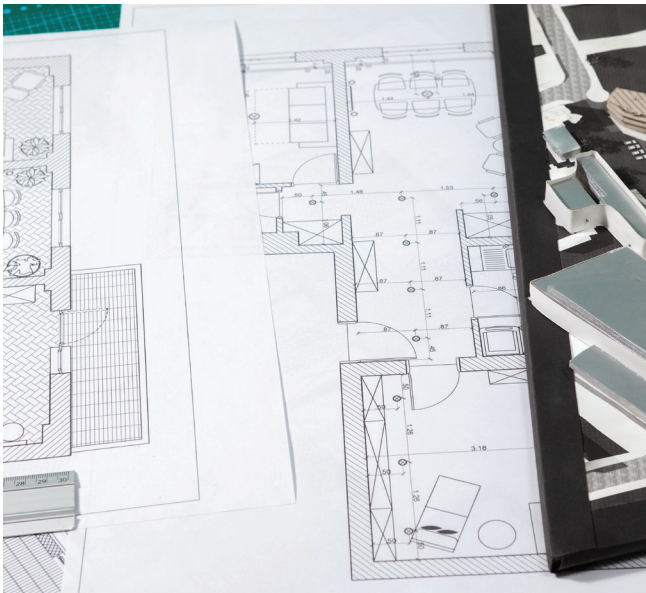
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Acumen Finance is a trading style of White Rose Finance Group Ltd what are directly authorised and regulated by the Financial Conduct Authority under the firm reference number 630772

PLEASE MAKE BORROWING DECISIONS CAREFULLY, YOUR HOME OR PROPERTY MAY BE AT RISK IF YOU FAIL TO KEEP UP WITH REPAYMENTS

## Property Development Finance & Solutions

Supporting UK Residential and  
Commercial Projects



## Acumen Finance

We specialise in providing access to finance across a broad range of products and services, even in cases of poor credit and unusual or difficult proposals. With access to over 250 commercial finance lenders, our offering is truly 'whole of market' and ensures that we can source you the best possible deals for your own unique requirements.

We recognise the need to offer a high level of service and quality. Our team are experienced and knowledgeable in a variety of finance products which gives us an appreciation of the difficulties that can face SMEs in the current market and the potential solutions.

As with all things, there are no guarantees, however, we offer free no-obligation advice and an assessment of your options and do not charge any fees until there is an agreement in place with a lender.

## What types of finance can we provide?

- Residential housing
- Purpose built student accommodation
- Refurbishments & Conversions
- Mixed-use commercial & residential units
- Purpose built assets & conversions e.g. nursing care home

## Property Development Funding in the UK

Whether a major refurbishment, new build or a 'ground up' development we can offer finance tailored specifically to your project and individual requirements.

We can source funding for residential, commercial, industrial and mixed-use projects as well as part-finished developments.

## Funding Structures Available

- Standard development facilities as a first charge
- Mezzanine or 'top-up' debt as a second charge
- 100% funding to acquire a development site and build out to completion
- Joint Venture (JV) lending

## Bridging Finance for Property Development

For smaller development projects, bridging finance is often used to 'bridge' a gap in funding.

This can also be used for both light and heavy refurbishment works, from properties requiring a change of kitchens, bathrooms and other non-structural changes to major works that may require planning permission.

We can also fund the marketing period once a development completes.

