

Built for development professionals

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At Puma Property Finance,

we have more than a decade of experience supporting developers and operators across sectors.

About us

Puma Property Finance is part of Puma Investments – the provider of award-winning investments across property finance, private equity and quoted equities, which support professional property developers and growing SMEs across the UK.

We are built for development professionals.

We deliver development loans to finance residential, commercial and specialist sector projects such as hotels, student accommodation and healthcare, including care homes and retirement living.

We offer three core loan products: stretch senior development loans; pre-development bridge finance for site acquisition; and postdevelopment exit finance.



Please note: Interest and fees shown in this document are indicative only and will depend on the individual characteristics of the transaction.







Multi-sector reach

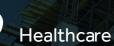


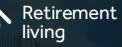
Residential and mixed use

Student accommodation











Commercial: industrial, office



Development loan

We provide unregulated, first charge development facilities for up to 36 months to professional developers across all UK regions and covering the full range of property asset classes.

Key features

Loan size	£10m to £50m	
Geography	Across the UK	
Max loan term	36 months	
Max loan to GDV	70%	
Max loan to cost	85%	
Security & credit support	 First charge on the property and borrowing vehicle Cost overrun guarantee from acceptable guarantor(s) 	
Construction criteria	 Ground up or conversion of an existing building Typically JCT Design and Build Contract 	
Finance structure	 Interest rolled up and payable at maturity 	

Recent project

Belfast PBSA

An £11.9 million development loan to fund purposebuilt student accommodation (PBSA). Located less than five minutes' walk from Queen's University in a popular part of Belfast city centre, the scheme is scheduled to complete in late 2022.



Indicative fees and interest

Levera	ge profile	Margin	Indicative fees
Up to 7 GDV	'0% of	From 4.50% p.a.	From 1.25% of facility in From 1.25% of facility out

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Development loan A 68-bed care home development in Cheadle

Loan:	Development	Se
Amount:	£9 million	Lo

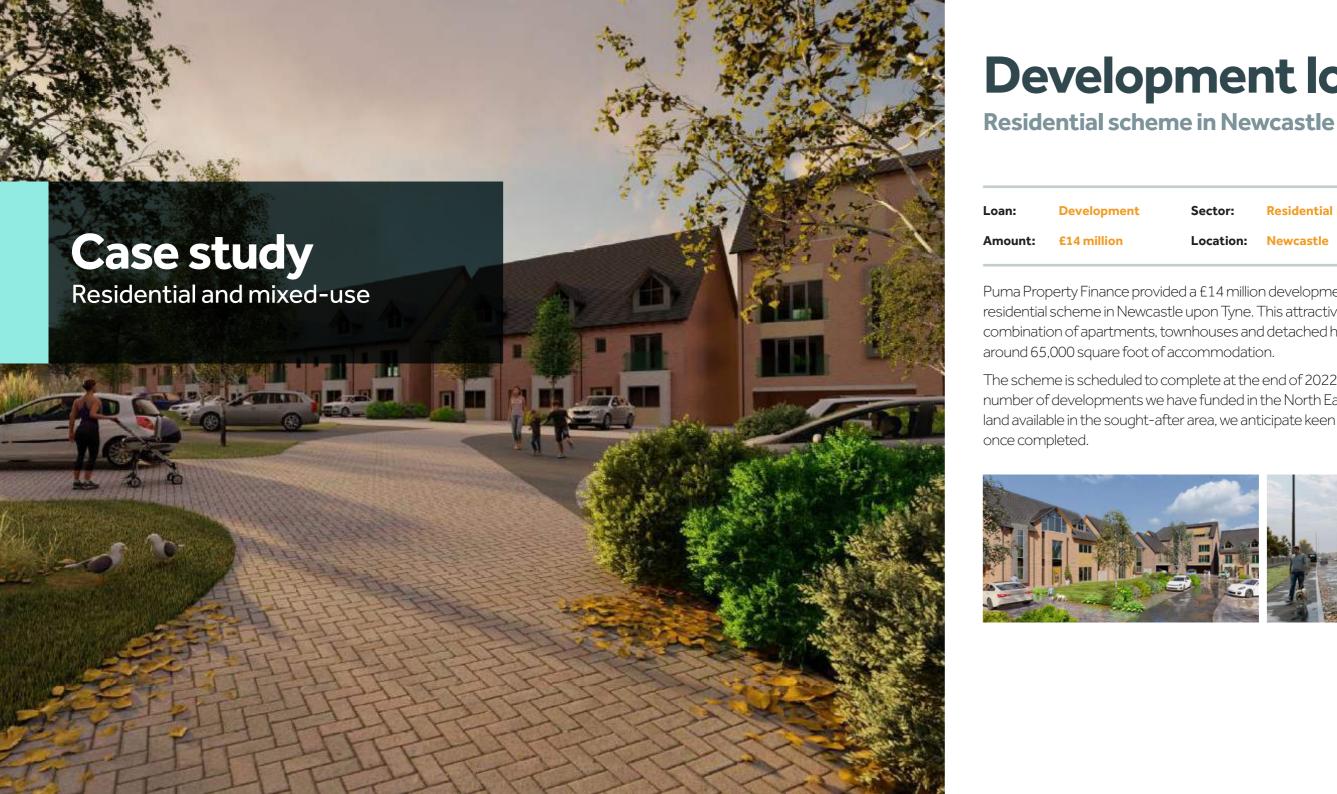
A £9 million loan to fund a purpose-built, 68-bedroom care home in Greater Manchester. Located in the residential area of Cheadle, this state-of-the-art development provides expert care for residents in the surrounding area.

David Foran, Group Finance Director of New Care, commented:

"The Puma team are accessible, creative, and helpful, and we find that the transaction process is collaborative. The timeframes from term sheet to drawdown can also be very quick which is often critically important to developers when trying to manage timetables with land vendors and contractors. We very much value this relationship, and welcome that they are supporting our business as we enter this complementary sector and fully expect to do more business with Puma over the coming months and years."



ector: Care Home ocation: Cheadle, Greater Manchester



Development loan

Sector:	Residential
Location:	Newcastle

Puma Property Finance provided a £14 million development loan to fund a 37-unit residential scheme in Newcastle upon Tyne. This attractive development will offer a combination of apartments, townhouses and detached houses, and will comprise

The scheme is scheduled to complete at the end of 2022 and follows on from a number of developments we have funded in the North East. With little development land available in the sought-after area, we anticipate keen demand for these properties





Pre-development bridge on land or existing property where the borrower seeks improved planning permission prior to development.

Pre-development bridge

We provide unregulated, senior bridging loan facilities for up to 18 months to experienced developers and operators across all UK regions, with the intention of providing the development facility once planning permission is achieved. We provide bridging facilities against the site or property value, reflecting existing consents and permissions.

We support developments across the full range of property classes and provide bridging facilities against the site or property value, reflecting existing consents and permissions.

Key features

Loan size	£5m to £15m	
Geography	Across the UK	
Max loan term	18 months	
Max LTV	70% of site/property val reflecting existing permi and consents	
Security & credit support	 First charge over exis property and borrowi Guarantee for interes acceptable guarantor 	
Finance structure	 Flexible structure avaito address planning enhancement scenari Interest either rolled payable at maturity, of be serviced by income existing property 	

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Recent project

Bushey Residential Development

A £7.2 million pre-development bridging facility to refinance an existing facility in Hertfordshire and prepare the site for the development of 41 residential units.



Indicative fees and interest

Leverage profile	Interest p.c.m. on total facility	Indicative fees
Up to 70% of existing site value	From 0.65%	From 1% of facility in Exit fee may be waived if a development facility is agreed





We provide unregulated, first charge development facilities for up to 24 months to professional developers and operators across all UK regions.

Key features

Loan size	£10m to £25m
Geography	Across the UK
Max loan term	24 months
Max LTV	75%
Security & credit support	 First charge over the property and borrowing vehicle Assignment of key collateral warranties Guarantee for interest and costs from acceptable guarantor(s)
Finance structure	 Interest either rolled up and payable at maturity, or to be serviced by income No early repayment fees

Development exit facilities to refinance residential projects at practical completion to provide time for unit sales.

ANANAN

Development exit loan

Recent project

Merseyside Care Home

An £11 million development exit loan to finance two newly-developed care homes in Merseyside, supporting the developer during their initial operational phase.



Indicative fees and interest

Leverage profile		erest p.c.m. otal facility	Indicative fees
Up to 759 GDV	% of Fro	m 0.65%	From 1% of facility in No early repayment fees



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