

Downing Secured Finance

We provide debt finance to professional developers delivering residential, commercial and specialist technical projects throughout the UK. Working with experienced developers, our team brings both finance and property expertise to the table. We understand that no two projects are the same, so we work to identify the unique features of each project and offer a bespoke solution.

What can Downing Secured Finance offer?

	Development finance	Corporate bonds	Bridging finance
Investment size	£1 million - £10 million	£1 million - £5 million	£1 million - £10 million
Typical funding opportunities	<ul style="list-style-type: none"> ▶ Exceptional developers or sponsors with a track record. ▶ Backed by freehold assets. ▶ Planning permissions in place. ▶ New builds and conversions. 	<ul style="list-style-type: none"> ▶ Exceptional management teams, personally invested in the business or with a credible institutional investor. ▶ Stable, mature businesses. ▶ Businesses trading from high-quality freehold properties or benefitting from long-term contractual revenues. ▶ Reliable profit and cash generation. 	<ul style="list-style-type: none"> ▶ Credible and reliable counterparties. ▶ Property acquisitions. ▶ New builds and conversions. ▶ Acquisition finance. ▶ Development land without planning (loan-to-value based on current use).
Typical funding characteristics	<ul style="list-style-type: none"> ▶ Up to 85% loan-to-cost or up to 65% loan-to-value. ▶ 9 - 24 month terms. ▶ Interest rates from 8% p.a. ▶ First legal charge and guarantees. 	<ul style="list-style-type: none"> ▶ Up to 70% loan-to-value. ▶ 12 - 36 month terms. ▶ Interest rates from 8% p.a. ▶ First legal charge. 	<ul style="list-style-type: none"> ▶ Up to 75% loan-to-value. ▶ 6 - 12 month terms. ▶ Interest rates from 10% p.a. ▶ First legal charge and guarantees.
Examples of sectors we are interested in	<ul style="list-style-type: none"> ▶ Residential, commercial and industrial projects. ▶ Multi-unit residential schemes, student properties, hotels, data centres, energy projects. 	<ul style="list-style-type: none"> ▶ Care homes, pubs, renewable energy projects, energy infrastructure projects, children's nurseries, data centres, wedding venues, hotels. 	<ul style="list-style-type: none"> ▶ Care homes, pubs, renewable energy projects, energy infrastructure projects, children's nurseries, data centres, wedding venues.

About Downing

Founded in 1986, Downing has grown steadily and now has over 100 people, predominantly based at our head office in London. So far, we have raised over £1.7 billion on behalf of more than 35,000 UK investors. We provide flexible debt and equity across a range of sectors and currently support approximately 190 companies in the UK. Downing currently manages over £800 million of funds.

In early 2016, Downing launched its crowdfunding platform, Downing Crowd, to help meet the growing needs of borrowers seeking alternative sources of funding.

Example projects



Urban Creation Student Property

Urban Creation is an experienced developer of luxury student accommodation in Bristol and Southampton. With backing from Downing managed funds, Urban Creation has built and delivered five projects which have been sold or successfully refinanced with conventional debt once operational.



Nightjar Hydro

In 2015, Downing managed funds backed Nightjar to develop a 2MW run-of-river hydro plant in Scotland. With the plant operational and OFGEM-accredited in July 2016, the business was able to attract funding from Downing Crowd. The £1.25 million Nightjar Hydro Bond sold out within a week of opening, allowing the company to refinance some of the initial funding.

Contact us

For more information, you can visit our websites:

- ▶ Main website
www.downing.co.uk
- ▶ Businesses Seeking Funding dedicated page
www.downing.co.uk/businesses-seeking-funding
- ▶ Downing Crowd website
www.downingcrowd.co.uk

If you are interested in finding out more, or if you have an opportunity you'd like to discuss, please contact our investment team:

- ▶ by calling **020 7416 7780**, or
- ▶ by emailing investment@downing.co.uk.

Follow us on Twitter and LinkedIn:

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 [Downing LLP](https://www.linkedin.com/company/downing-llp)

Important notice

Downing LLP, Ergon House, Horseferry Road, London SW1P 2AL, is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 545025). Correct as at 1 June 2017.