

CONSTRUCTIVE FINANCE FOR PROPERTY PROFESSIONALS

Bespoke funding solutions
for residential and commercial
UK developments



“ LENDING MORE THAN
JUST CAPITAL
Experience, expertise,
resources ”

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Change is inevitable, growth is intentional.

Colin Wilson

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FLOURISH CAPITAL

The fundamentals of the property market remain sound and attractive.

However, lenders' funds have hardly been plentiful since the crash of 2008.

You therefore need a lender with resources, and with an imagination and property experience to match your own. You also want a lender who is nimble and responsive, with no bureaucratic layers to put the brakes on fast decisions.

Flourish Capital has been created by property professionals, for property professionals. We combine an entrepreneurial culture with that true depth of resources to make things happen.

WHO ARE WE?

Established in 2008, Flourish Capital provides bespoke funding solutions across all areas of the UK property sector. So whether your project is a small residential proposition or a major commercial undertaking, we're listening.

The company's founder investors and shareholders are the Ainscough family, following the sale of the Ainscough Crane Hire business for £255m in 2007. This gives us, and therefore our borrowers, the advantage of immediate access to our own funds, together with a short decision-making process.

Typically, we provide loans ranging from £0.5m to £2.5m. However, our experience in working alongside the UK's leading banks and other providers means we can also entertain projects requiring significantly more capital.





“ Buy land.
They're not making
it any more. ”

Mark Twain

MEZZANINE FINANCE

Based on our detailed understanding of the practical needs of developers, Flourish Capital provides a wide range of development finance with a particular focus on mezzanine finance.

The attraction of this route is that it provides you with bespoke finance that is way above the level of funding offered by mainstream senior debt providers. It is secured via a second legal charge over the asset being financed.

Although mezzanine finance attracts a higher rate of interest than senior debt (reflecting the higher risk attached to the loan), it has a major benefit: the lower levels of equity you

are required to invest as a developer. In turn, this enhances the return on the capital you employ and allows you to take on a greater number of schemes.

An important point to remember is that senior debt providers do vary. It is vitally important that the mezzanine funder and senior debt provider are able to work alongside each other and provide the flexible funding level you require – without complications. That's why, at Flourish Capital, we only work with like-minded senior debt providers.

Equally, our flexible approach means that we may also be able to help even when no senior debt can be raised.



“ When you're finished
changing, you're
finished. ”
Benjamin Franklin

A REFRESHING APPROACH TO FUNDING

Working with Flourish Capital, you will quickly discover that all property financiers are not the same. Far from it.

Under our roof is a team that combines more than 40 years' banking experience with 20 highly successful years in the front line of the property sector. As a result, we speak your

language and know your needs, for the simple reason that we have been there ourselves.

That's why openness, frankness and a refreshing absence of bureaucracy are all part of our DNA. If that sounds like your own approach to business it would be a pleasure to meet you and hear more about your plans.



“ Intellectual growth should commence at birth and cease only at death.

Albert Einstein ”

RECENT PROJECTS, FINANCED BY FLOURISH CAPITAL

85 STUDENT STUDIOS IN LEEDS

– £1,500,000
– Term 18 months

8 STARTER HOMES IN LANCASHIRE

– £750,000
– Term 15 months

33 APARTMENTS & 8 RETAIL UNITS IN WHITEHAVEN

– £2,000,000
– Term 12 months

3 HOUSES & 7 APARTMENTS IN CHESHIRE

– £825,000
– Term 18 months

2 LUXURY HOUSES IN WIMBLEDON

– £1,000,000
– Term 24 months

MIXED USE IN CHESHIRE

– £2,300,000
– 24 months

45 APARTMENTS & 2 RETAIL UNITS IN GLASGOW

– £780,000
– Term 18 months



NACFB
Helping Fund UK Business

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