

# CAPITAL STERLING

FINANCE

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
- Purchasing a Trading Business

## Business and Cashflow Solutions

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



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Capital Sterling Finance is a trading style of Capital Sterling Ltd (FRN:912420) who are Credit Brokers and Appointed Representatives of White Rose Finance Group Ltd (FRN:630772) who are Authorised and Regulated by the Financial Conduct Authority.

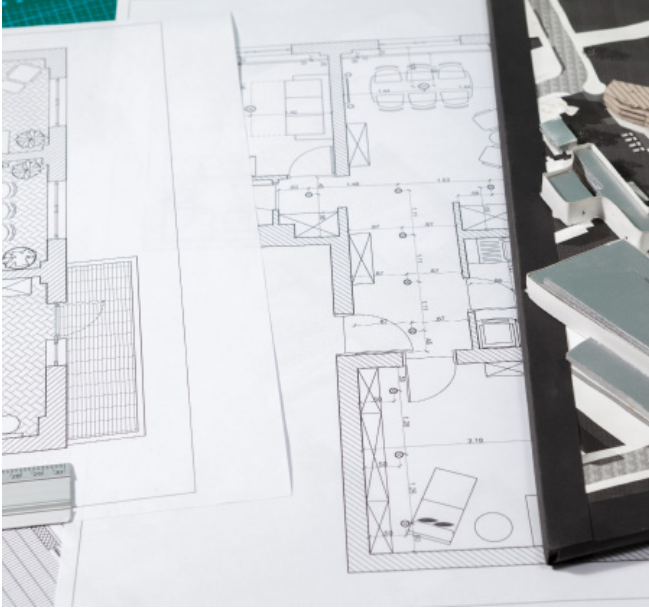
PLEASE MAKE BORROWING DECISIONS CAREFULLY, PROPERTY OR OTHER ASSETS OFFERED AS SECURITY MAY BE AT RISK IF YOU CANNOT KEEP UP WITH REPAYMENTS.



## Property Development Finance & Solutions

Supporting UK Residential and  
Commercial Projects

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## Capital Sterling Finance

We specialise in providing access to a broad range of financial products and services. Even in cases of poor credit, or sometimes unusual or challenging circumstances, we can still find the right solution for our clients. With access to over 250 lenders, we are truly whole of market, which ensures we can source the best possible terms for customers.

We understand our customers' needs and have an appreciation for the challenges faced by SMEs in today's market. We provide a consistently high level of service and our team are very experienced and knowledgeable across a broad range of financial product. We tailor our solutions to meet our clients' needs and consistently deliver great results.

We provide a free no-obligation advice service to assess client options. We then speak to the appropriate lenders before feeding back our recommendations. In addition, there are no fees to pay until an agreement is in place.

## Funding Lines

- 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.

