

## Supporting UK Business

We provide support across a broad range of Commercial Finance Products and Services.

Working to the highest ethical standards, we guarantee to deliver the best possible solution to meet your needs, without obligation.

For an informal discussion on any type of Commercial and Business Finance requirement please get in touch today.



### Commercial, Buy To Let & HMO Mortgage Finance

Facilities to acquire or re-finance Commercial Property, Residential Investment Properties or Portfolio's, Buy to Let and HMO's.



### Trading Business Aquisition, Finance & Re-Finance

Loans to secure a trading business including Freehold Property, Goodwill etc. MBO / MBI support , medium term general Business Loans and EFGS / Grant support.



### Cash Flow Support: Factoring and Trade Finance

Flexible Factoring and Trade Finance. We specialise in providing support for small turnover and new start businesses.



### Asset and Equipment Leasing

Competitive Lease Finance terms on a broad range of Vehicles, machinery and IT equipment. Sale and Lease-Back of assets already owned.



### Secured and Unsecured Business Loans

We work with a growing number of specialist lenders who offer both secured loans and unsecured business loans to established companies with positive trading accounts , call our office for further details.



# ACUMEN FINANCE

## Business Finance Solutions

Development Finance Specialists funding a broad range of new build and refurbishment projects throughout the UK



Please make borrowing decisions carefully. Your home may be at risk if you cannot keep up repayments on a loan or mortgage secured on that property.

**NACFB**  
Helping Fund UK Business



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Acumen Finance is a trading style of White Rose Finance. FCA No: 630772

## The UK's Development Finance Specialists

In the current economic climate the challenge for many Builders and Property Developers is to secure development and refurbishment finance from reliable funding partners at rates and terms which make the project viable.



We possess significant experience in funding all types of property projects throughout the UK and we are widely acknowledged as the UK's Development Finance specialists offering a whole of market proposition.

We have direct access to funds through a number of private finance syndicates in which we participate and we also work closely with over 30 specialist funding partners. We support all types and sizes of projects covering funding requirements from £50K up to £50 Million.

## Flexible, Structured Development Loans from £50K - £50M



- ▶ We provide both Senior Debt and Mezzanine Facilities up to 90% of the project funding requirement.
- ▶ We offer 100% project finance where additional security is available.
- ▶ We facilitate Joint Venture / Profit Share commercial contracts.
- ▶ Finance available for all residential property types throughout the UK.
- ▶ Short Term Bridging Finance available from £10k to £25 million and 1 day to 24 Months for Commercial and Residential Property/Land Purchase, Auction Sales and 'Unmortgagable' properties.
- ▶ Smaller refurbishment projects supported from £25k upwards.
- ▶ Commercial Projects supported including Hotel Developments and Student Blocks.
- ▶ Support for established Developers and Investors using a recognised Building Contractor.
- ▶ Self Build Loans available for single unit developments.

## Competitive Lending Rates and Terms

We offer finance from all segments of the market and our fees are highly competitive. Every proposition we deliver is wholly transparent with all fees and charges fully disclosed. Our services are provided on a success based basis with no upfront fees charged.



## Uncomplicated Free Advice

We offer free and impartial advice on the most cost effective way to secure financial support for your project, whether it is a site already owned or a project you are considering. We can even visit you on site to discuss the project, we offer planning support and facilitate valuations and project insurances for our clients.

## Pension Funds Release

For clients with money locked into either a personal or company pension fund we offer an innovative and wholly legitimate way to release these funds for your own business use. Many developer clients are using this route to effectively 'self fund' or part fund their own development projects, please call us for more details.

## Contact Us

For a confidential and informal discussion with no obligation please call: 07769 665 950



**ACUMENFINANCE**  
Business Finance Solutions