Development Finance

Powered by knowledge our Directors have 35 years experience providing development and conversion finance for House Builder and Developers.

Our panel comprises of 51 lenders catering for almost every type of development scenario.

This is split into 3 areas, small sites loans from £50,000 to £1,000,000, mid-market developments from £1,000,000 to £10,000,000 and large schemes from £10,000,000 upwards.

On each project we use our specialist development model to review the strength of your project, the site value, overall costs, gross development and the overall profit post finance.



Developer Exit
Solutions with up to 80%
loan to value on
refinance.

Release equity for further projects.

Sales proceed release.

Development Finance
Up to 90% loan to total
cost and 75% of gross
development value.

Terms tailored to the project requirements.

Solutions for large schemes.

Peak debt facilities.

Multi phase loans with pre agreed proceed release.

Single units and small sites.

Mezzanine
Up to 95% of total costs
and up to 75% of the loan
to gross development
value.

Joint ventures and equity (please see our JV section).

Land Loans
Land with or without
planning up to 75% loan to
value.

Planning gains.

Pre-approved development finance for sites with outline planning.





NapeX Finance Ltd is authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting http://www.fca.org.uk/firms/systems-reporting/register

Refurbishment & Conversion

Our Directors are pioneers in the market for the refurbishment, conversion extension facilities for investors and developers.

With in house knowledge of lenders we model your requirements aligning them to solutions that fit the right lenders day one.

Our panel is specially selected and made up from of banks through to specialist lenders.





Conversions
80% loan to initial value,
100% of works funded up
to 75% gross
development value

HMO conversions large and small

Single units through to large multi unit schemes

Light Refurbishment 85% loan to value on Purchase

100% finance with additional properties through first and second charge

Pre-agreed exit to BTL

Quick completion and no exit penalties

Funds can be provided in a few days when urgent

Heavy Works
80% loan to initial value,
100% of works funded up
to 75% of gross
development value

Lenders that cater for structural works, extensions and conversion



NapeX Finance Ltd is authorised and regulated by the Financial Conduct Authority. the Financial Conduct Authority regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting http://www.fca.org.uk/firms/systems-reporting/register