Venture Finance

Debt Capital & Structuring: Real Estate

FOR ARCHITECTS & STRUCTURAL ENGINEERS

Well-designed schemes deserve *funding that gets them built*

Too many good schemes stall at the funding stage. Venture Finance arranges £1m to £50m of development and investment debt, led by Chartered Accountants who invest in property themselves. Introduce your clients to us, and we'll introduce ours to you.

DEVELOPMENT · MEZZANINE · BRIDGING · TERM DEBT

WHO WE ARE

Accountants by training. *Investors by practice.*

Venture Finance is a closely-held debt capital advisory firm based in Sheffield, working with developers and investors across the UK. Our directors, Kiran and Joanne Patel, are both Chartered Accountants with an active property portfolio of their own. We read a deal the way a lender does, and we invest the way your clients do.

For architects and structural engineers, we are the funding partner who helps your clients' schemes get from drawings to site, and who brings you new clients in return.

£1m–£50m	ACA	Principal-led	Beyond the high street
Mid-market debt, arranged and structured	Chartered Accountants leading every mandate	Direct access to directors, start to finish	Banks, debt funds, private credit and family offices

WHAT WE STRUCTURE

01
Development & Mezzanine Finance
Senior and stretch development debt, with mezzanine layered where it improves the equity position. Structured around the build programme, drawdown schedule and exit.

02
Bridging Finance
Short-term capital for acquisitions, conversions and value-add projects, arranged at pace when timing matters and always with a clear route to exit.

03
Term & Investment Facilities
Senior debt and term facilities for stabilised assets and portfolios, structured around actual cash flow and long-term plans.

04
Refinancing & Portfolio Restructuring
Refinancing out of development or bridging debt, consolidating lenders, and restructuring portfolios so the debt supports where the business is heading.

05
Revolving Credit Facilities
Flexible facilities for active investors who need capital ready to deploy, without renegotiating for each acquisition.

06
Complex & Specialist Assets
Mixed-use schemes, conversions, supported living, serviced accommodation and other assets that don't fit a standard lending box, structured with a lender-side view of risk.

WORKING TOGETHER

Your client. Your relationship. *Our specialist support.*

We work alongside you, not around you. Your client remains your client, and we keep you informed at every stage. Because our developer clients need design and engineering expertise too, introductions run both ways.

When to think of us

- A client has a scheme designed or consented but no clear funding route
- A client asks "what will the bank need?" at pre-app or planning stage
- A conversion or change of use needs structural works and finance together
- A redesign or value engineering exercise changes the scheme's numbers
- A project has stalled because a lender wants more equity than expected
- Debt of £1m or more is needed, or likely to be

What you can expect

- A same-week conversation with a director, not a junior handler
- We understand drawings, cost plans and build programmes
- Early sight of what lenders will need from the design team
- Regular updates to you, with your client's consent
- Introductions to our developer and investor clients who need your services
- Straight answers, including when a scheme doesn't stack up yet

HOW AN INTRODUCTION WORKS

1 Introduce

A short email or call with the headline requirement. We're happy to talk through a scenario on a no-names basis first.

2 Assess

We review the numbers, the asset and the plan, then give an honest view on what is achievable and how it should be structured.

3 Structure

We approach the right lenders, using your drawings and reports to support the case, and present the options clearly.

4 Complete

We manage the process through to drawdown, coordinating lender requirements with the professional team and keeping you updated.

> *"Our role is to get the structure right, not simply to get a deal done."*

FOR YOUR PROFESSION

Working alongside *architects and structural engineers*

You see a scheme take shape long before a lender does. Here's when to bring us in, and how we make sure the funding fits the design.

FOR ARCHITECTS

From drawings to drawdown

Lenders fund schemes, not sketches. We help your clients turn planning drawings, accommodation schedules and cost plans into a funding package, so the projects you design get built.

TYPICAL REFERRAL MOMENTS

- Pre-app or planning stage, when the client starts asking whether the scheme is fundable
- Planning granted, and the client needs to buy the site or fund the build
- Office, retail or pub conversions to residential, including Class MA schemes
- A redesign has changed the unit mix, the costs or the end values
- A client wants to retain the finished scheme and needs a refinance plan

HOW WE WORK WITH YOU

- Your drawings and schedules support the funding case, with no duplicated work
- We flag early what lenders expect from the design team, such as appointments, warranties and PI cover
- We keep the funding programme realistic against the design and planning timetable

"A well-designed scheme deserves a funding structure that gets it built."

FOR STRUCTURAL ENGINEERS

Where the numbers meet the structure

Structural surprises are one of the main reasons budgets and programmes slip. We build realistic contingencies into the funding, so your findings shape the plan instead of stalling it.

TYPICAL REFERRAL MOMENTS

- Conversions of older buildings such as mills, chapels, pubs and offices
- Extensions, basements or additional storeys on existing buildings
- Heavy refurbishments that need bridging or refurbishment finance
- Remedial works needed before a property can be sold or refinanced
- A lender's valuation has raised structural questions that need answering

HOW WE WORK WITH YOU

- We present your surveys and reports to lenders properly, reducing their uncertainty
- Contingencies and drawdowns reflect your findings and phasing
- We introduce clients who need structural input early, before problems become costly

"Good structural information up front is the cheapest risk reduction a lender ever sees."

Introductions run both ways

Our developer and investor clients regularly need trusted architects, structural engineers and planning consultants. When we work well together, we recommend you.

0114 453 5067

FOR YOUR PROFESSION

Working alongside *planning consultants*

You often know whether a scheme will get consent long before anyone asks how it will be paid for. Here's when to bring us in, and how we make sure the funding keeps pace with the planning.

FOR PLANNING CONSULTANTS

From consent to construction

A planning permission only creates value once the scheme is funded and built. We help your clients turn a consent into a funding package, with planning risk, conditions and obligations reflected properly in the debt.

TYPICAL REFERRAL MOMENTS

- Pre-app or feasibility stage, when the client asks whether the scheme is fundable as well as consentable
- A client needs to secure a site before the application is determined
- Consent granted, and the client needs to buy the site or fund the build
- Class MA, prior approval or other permitted development conversions
- A Section 73 variation or redesign changes the unit mix, costs or end values
- Section 106 or CIL liabilities need to be built into the appraisal

HOW WE WORK WITH YOU

- We use your planning statements, decision notices and conditions schedules to support the funding case
- We flag early what lenders will ask about planning risk, conditions and obligations
- We time drawdowns around the discharge of pre-commencement conditions
- We introduce our developer clients who need planning advice before they commit to a site

WHERE PLANNING AND FUNDING MEET

PLANNING STAGE	WHAT LENDERS WANT TO SEE	HOW WE HELP
Pre-app and feasibility	Evidence the scheme is viable and the planning route is credible	An early view of what is fundable, before the client spends heavily on design
Application submitted	Realistic timescales, risks and likely conditions	Bridging options to secure the site ahead of determination
Consent granted	Decision notice, conditions, and Section 106 and CIL liabilities	Development finance sized with planning obligations costed in
Conditions and variations	Pre-commencement conditions discharged, and any Section 73 changes approved	Drawdowns timed around discharge, and a varied scheme presented to lenders properly

> *"A consent is only as valuable as the funding that gets it built."*

RECENT MANDATES

Structured for the *deal in front of us*

~£3m
CONVERSION · GREATER MANCHESTER

Off-market pub-to-flats conversion

Bridging finance secured the site quickly, ahead of planning. That gave the design team time to take the scheme through planning before development finance was arranged for the build.

Ground-up
NEW BUILD · BIRMINGHAM

From site purchase to term mortgage exit

Development finance drawn in line with the build programme and the monitoring surveyor's sign-off, with no stalled drawdowns, then refinanced onto a term mortgage on completion.

Conversion
SUPPORTED LIVING

Converting a block of flats for specialist use

Structured debt for a whole block moving onto 20-year supported living leases, where the building's suitability for its new use matters to lenders as much as the income.

THE DIRECTORS

Kiran Patel ACA
DIRECTOR

Kiran's background spans audit, in-house accounting and hands-on property investing. He is as comfortable interrogating a set of accounts as he is assessing a scheme's viability on the ground.

Joanne Patel ACA
DIRECTOR

Joanne brings an accountant's eye to every deal. With 14 years in accountancy, she co-founded Venture Finance to close a gap she saw constantly: consultants who understood lending, but not the numbers underneath it.

Let's talk about your clients

A 20-minute call is usually the best place to start.

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