Venture Finance

Debt Capital & Structuring: Real Estate

FOR PROFESSIONAL INTRODUCERS

A trusted partner for your clients' *real estate debt*

Mid-market debt advisory for property developers and investors, from £1m to £50m. Led by Chartered Accountants who invest in property themselves, and who will look after your client relationship as carefully as you do.

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 accountants, solicitors, insolvency practitioners, wealth managers and other advisers, we are the specialist you can introduce with confidence when a client's property plans need serious, well-structured debt.

£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.

When to think of us

- A client is planning a development, conversion or significant acquisition
- Debt of £1m or more is needed, or likely to be
- A bridging or development facility is nearing its term and needs a clear exit
- A portfolio has outgrown its current lenders or structure
- A scheme is complex, unusual or has been declined elsewhere
- A client wants a second opinion on terms they've been offered

What you can expect

- A same-week conversation with a director, not a junior handler
- Accounts-literate analysis that complements your own advice
- Regular updates to you, with your client's consent
- No cross-selling into your area of expertise
- Straight answers, including when debt isn't the right answer
- Introducer arrangements available on request

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, negotiate terms and present the options clearly, with our reasoning.

4 Complete

We manage the process through to drawdown, working with the client's solicitor and keeping you updated throughout.

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

FOR YOUR PROFESSION

Working alongside *accountants and solicitors*

You see your clients' property plans before anyone else does. Here's when to bring us in, and how we work around the advice you already give.

FOR ACCOUNTANTS

We speak your language

We're Chartered Accountants too. We read the accounts, management figures and forecasts you prepare, and turn them into a case lenders will back.

TYPICAL REFERRAL MOMENTS

- A client is incorporating a portfolio or restructuring into an SPV or holding company and needs new lending to match
- Year-end work shows a facility maturing, a covenant under pressure or a fixed rate ending
- A developer client needs a cash flow forecast and funding for the next scheme
- A client wants to release equity, for example to fund growth or settle a tax liability
- A family office or high-net-worth client wants to review how their property debt is structured

HOW WE WORK WITH YOU

- We don't give tax or accounting advice. You stay the client's accountant
- We share the proposed structure with you before it's agreed, so you can confirm the tax treatment
- Our lender-ready credit packs build on your figures, without duplicating them

"Every structure is checked against the accounts before it reaches a lender."

FOR SOLICITORS

Finance that fits your timetable

We know funding is often the critical path to completion. We set realistic timescales early and keep the lender's lawyers moving.

TYPICAL REFERRAL MOMENTS

- Auction purchases with 20–28-day completion deadlines
- Development sites and conversions, from planning through to development finance
- Estates and probate property needing bridging ahead of a sale or refinance
- Partnership, shareholder or matrimonial separations that need a property refinance
- Corporate deals where property debt has to be refinanced or novated

HOW WE WORK WITH YOU

- Early sight of the lender's legal requirements and conditions
- One point of contact coordinating valuers, lender's solicitors and monitoring surveyors
- Regular updates, so completion dates are never a surprise

"The right lender is the one that completes on time, not just the one with the lowest rate."

Not sure if it's a fit?

Talk us through the scenario on a no-names basis first. We'll tell you straight away if we can help, and if we can't, we'll say so.

0114 453 5067

FOR YOUR PROFESSION

Working alongside *insolvency practitioners*

When property is part of a distressed situation, time and certainty matter more than headline rates. Here's when to bring us in, and how we work within your appointment.

FOR INSOLVENCY PRACTITIONERS

Speed and certainty when it matters

The right refinance or bridge can protect value for everyone involved, whether that means supporting a rescue, funding the completion of a stalled site, or giving a buyer the finance to complete quickly on a distressed sale.

TYPICAL REFERRAL MOMENTS

- A client in financial difficulty whose property debt needs refinancing as part of a rescue or turnaround plan
- A stalled development where completing the build could recover more for creditors than selling it as it stands
- Buyers of property being sold by administrators, liquidators or receivers who need fast bridging to complete
- A borrower facing lender enforcement or receivership who wants to refinance and repay the existing lender
- Solvent restructurings or group reorganisations involving property that needs new lending

HOW WE WORK WITH YOU

- We don't give insolvency or legal advice. The appointment and the decisions stay with you
- We tell you quickly whether a refinance is realistic, so no time is lost
- We work to your timetable and keep you updated, with the relevant consents
- We know the specialist and private credit lenders who will look at special situations

WHERE WE CAN HELP IN A DISTRESSED SITUATION

SITUATION	WHAT LENDERS WANT TO SEE	HOW WE HELP
Turnaround or rescue	A credible plan, current values and a clear source of repayment	A quick, honest view of whether a refinance or bridge can fund the recovery
Stalled development	Costs to complete, a monitoring surveyor report and realistic sale values	Finance to complete the build where that recovers more than a sale as it stands
Distressed sale	Clear title, a valuation and the completion deadline	Bridging lined up for buyers so sales complete on time
Lender enforcement	An up-to-date valuation, the rent schedule and the redemption figure	A refinance route that repays the existing lender and resolves the position

> *"In a distressed situation, certainty of funding is worth more than the cheapest rate."*

RECENT MANDATES

Structured for the *deal in front of us*

£23m
PORTFOLIO REFINANCE

Refinancing an established property portfolio

A £23m refinance structured around the portfolio's cash flow and the client's long-term plans, putting the right senior debt in place for the next stage of growth.

Structured debt
SUPPORTED LIVING

Block of flats moving to 20-year leases

Debt being structured for a whole block transitioning onto 20-year supported living leases, an asset class many mainstream lenders find hard to underwrite.

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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SCAN TO VISIT OUR WEBSITE

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