



West One

Complete^{FS}
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Development Finance

Product Guide

July 2025

The West One Way



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Our development finance range is designed for experienced property developers. We strive to develop closely held relationships to give property developer certainty of finance.



Integrated product portfolio - consistency throughout the property finance lifecycle



A unique approach to credit risk



A personal approach - treating every customer and case individually



Advanced technology



Over 15 years of experience in specialist finance markets

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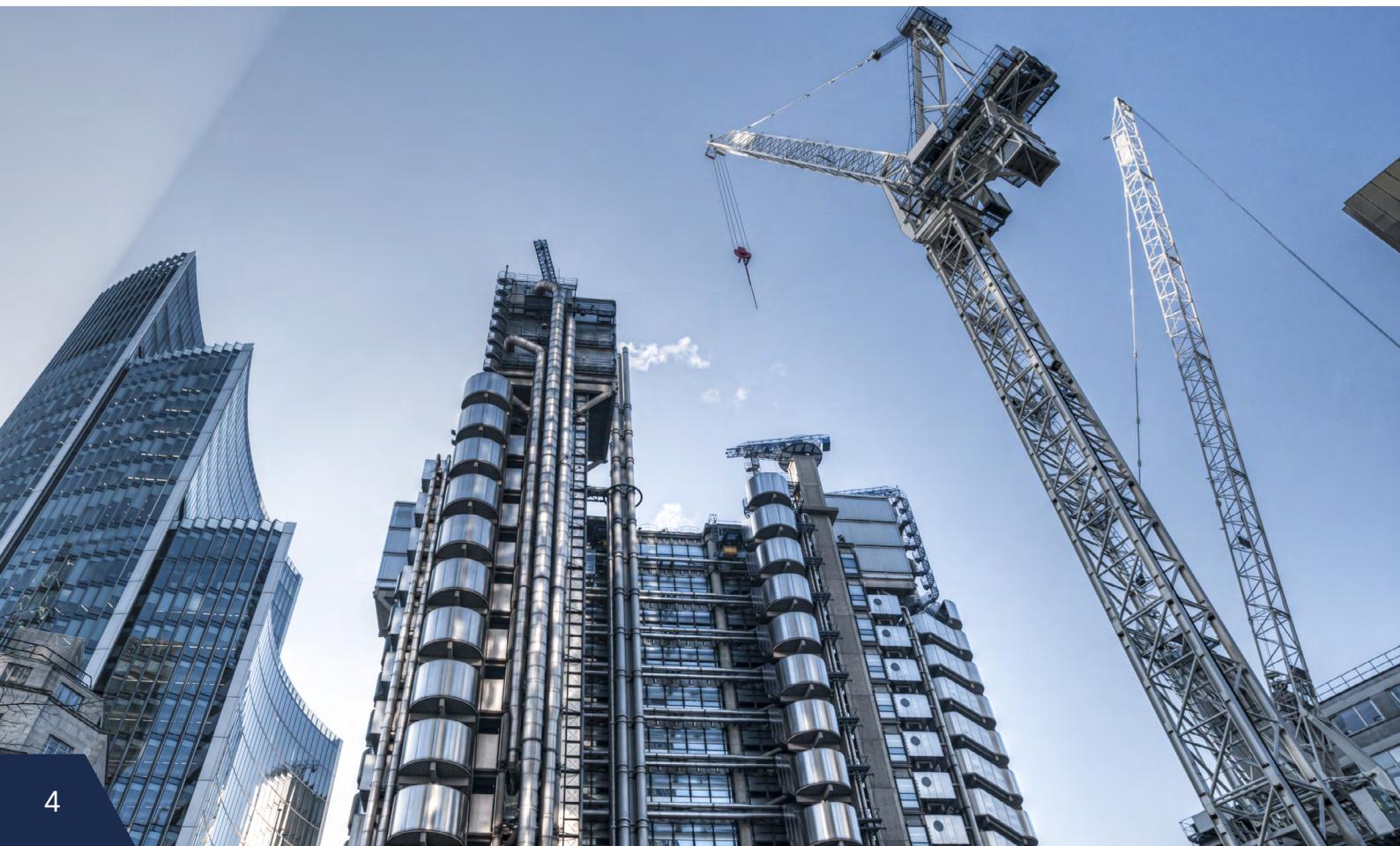


Why West One

This range is designed for experienced property developers looking to finance residential-led schemes. We strive to develop closely held relationships to give property developers certainty of finance which they can rely upon to successfully grow their business.

Reasons to use West One Development Finance

- ▶ Residential led schemes (commercial aspect must be less than 35% of value).
- ▶ Funding up to 65% LTGDV and 85% LTC.
- ▶ Minimum loan size £1m.
- ▶ Maximum loan size £30m.
- ▶ Initial loan-to-value up to 70%.
- ▶ Funding 100% of build costs.
- ▶ Lending across England & Wales.
- ▶ Experienced developers – minimum of 2 successful projects prior.
- ▶ Developer's equity contribution provided at the start of the facility.
- ▶ No maximum unit cap.



Development Finance

Ground up Development

Purpose - Purchase of land / building that requires demolition.

Features		Criteria
Max LTGV	65%	Residential led schemes (commercial aspect must be less than 35% of the value).
LTV (Day 1)	70%	Maximum loan size £30m.
LTC	85%	Funding 100% of build costs.
Interest rate	from 5.00% + BBR	Experienced developers with a minimum of 2 successful prior projects.
Min loan size	£1,000,000	Developer's equity contribution provided at the start of the facility.
Location	England, Wales	Minimum age is 18. No maximum age limit.
Max Term	24 months	No maximum unit cap.
Interest type	Rolled	

Heavy Refurbishment

Purpose - Heavy works to an existing building.

Features		Criteria
Max LTGV	65%	Residential led schemes (commercial aspect must be less than 35% of the value).
LTV (Day 1)	70%	Maximum loan size £30m.
LTC	85%	Funding 100% of build costs.
Interest rate	5.00% + BBR	Experienced developers with a minimum of 2 successful prior projects.
Min loan size	£1,000,000	Developer's equity contribution provided at the start of the facility.
Location	England, Wales	Minimum age is 18. No maximum age limit.
Max Term	24 months	No maximum unit cap.
Interest type	Rolled	

