

Fast finance when you need it.

Build on our success with finance funded by
Europe's leading P2P secured property platform



BETTER SERVICE | FEWER RESTRICTIONS | SAME DAY OFFERS





Liam Brooke
CO-FOUNDER OF LENDY

“

It has been a year of rapid but sustainable growth for us; we grew in every aspect of the business, from staff numbers through to the amount lent. Our simple and straightforward model allows us to offer borrowers and their agents quick decisions on their loans. Brexit meant that we had access to loans at lower LTVs as bank lending to the property sector was reduced further.

”

Support your clients. Meet your deadlines. Make it happen.

Our business is built on strong foundations with a reputation for getting things done. We offer potentially unlimited funds provided by our established P2P platform, which now exceeds **£330 million**.

We are simple, straightforward and fuss-free - we make quick decisions and deliver funds quickly.



Specialist
bridging loans



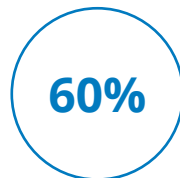
LTV up to **70%**
for first charge



Up to **100%** of
development cost



Specialist
development finance



60% for second and
subsequent charges



Funding for mainstream
and the more unusual

Our loans at a glance



Bridging loans

FLEXIBLE TERMS

From £100k

Single and multiple assets

LTV up to 70%

Terms up to 12 months

5 day turnaround

UK only



Development loans

FLEXIBLE TERMS

Total debt from £1m

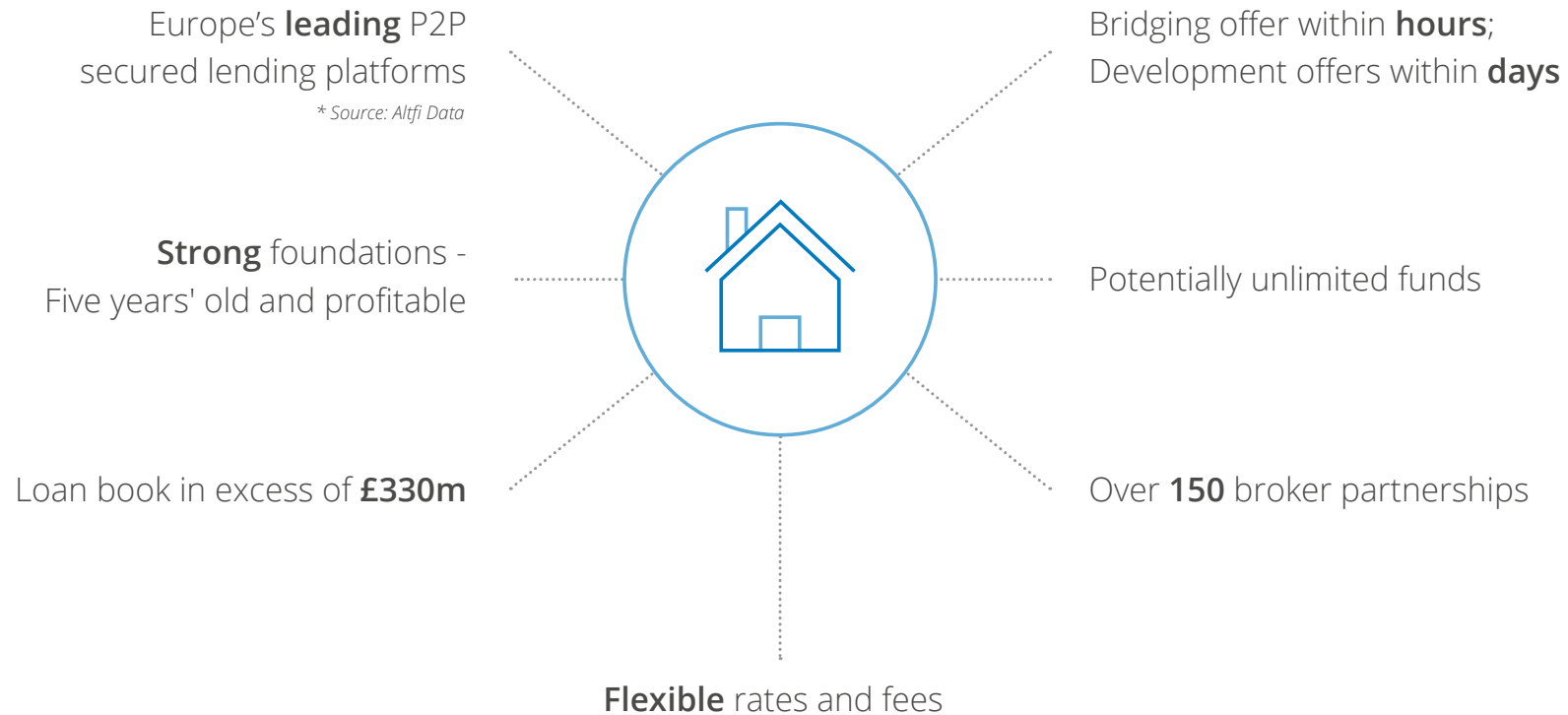
LTV up to 70% of land
and 100% of build;

Terms up to 24 months

10 day turnaround

UK only

Seven reasons to say yes



Why clients like us

We are known for being easy to work with and quick to respond, and are trusted by our clients. We also:



Have potentially **unlimited funds** owing to our funding model.



Fund up to **70% for first charge**, and second and subsequent charges up to **60%** with potential for higher depending on secondary security.



Lend against Open Market Value, up to **100% of purchase price**, and against all types of UK property (Ex. NI), including land with planning, agricultural and commercial.



Can provide **same day offers**, with most deals completed within weeks.



Lend against both large single and multiple assets - **from £100k for bridging and £1m for development loans.**

Lendy at a glance



We specialise in providing bridging and development finance to property professionals, with funding provided by our established peer to peer crowd funded investment platform.

The Lendy platform allows our registered users to pool together their funds in order to finance development projects and property purchases. We ensure this process is fast, simple and secure, with all proposals fully assessed by our experienced credit committee before being made available for investment.

Lending is always secured with a legal charge and our loan amounts do not exceed 70% of the Open Market Value, as confirmed by an independent Chartered Surveyor. This means that in the event of a default there is sufficient equity to allow loan funds to be recouped during a sale.

The platform has grown dramatically and now has over 17,500 registered users.

Our USP for borrowers is our business model, which allows us considerably more flexibility than standard banks and bridging lenders, enabling us to make quick decisions and deliver funds very quickly.

Lendy was launched in 2012 by two young entrepreneurs who believed that property lending and borrowing should be easier, and more accessible and rewarding.

Since then, Lendy has provided hundreds of borrowers with access to funds for property investments.

We have one of the most experienced and specialist credit assessment teams in the industry. We are also very commercial, with a track record of getting things done.



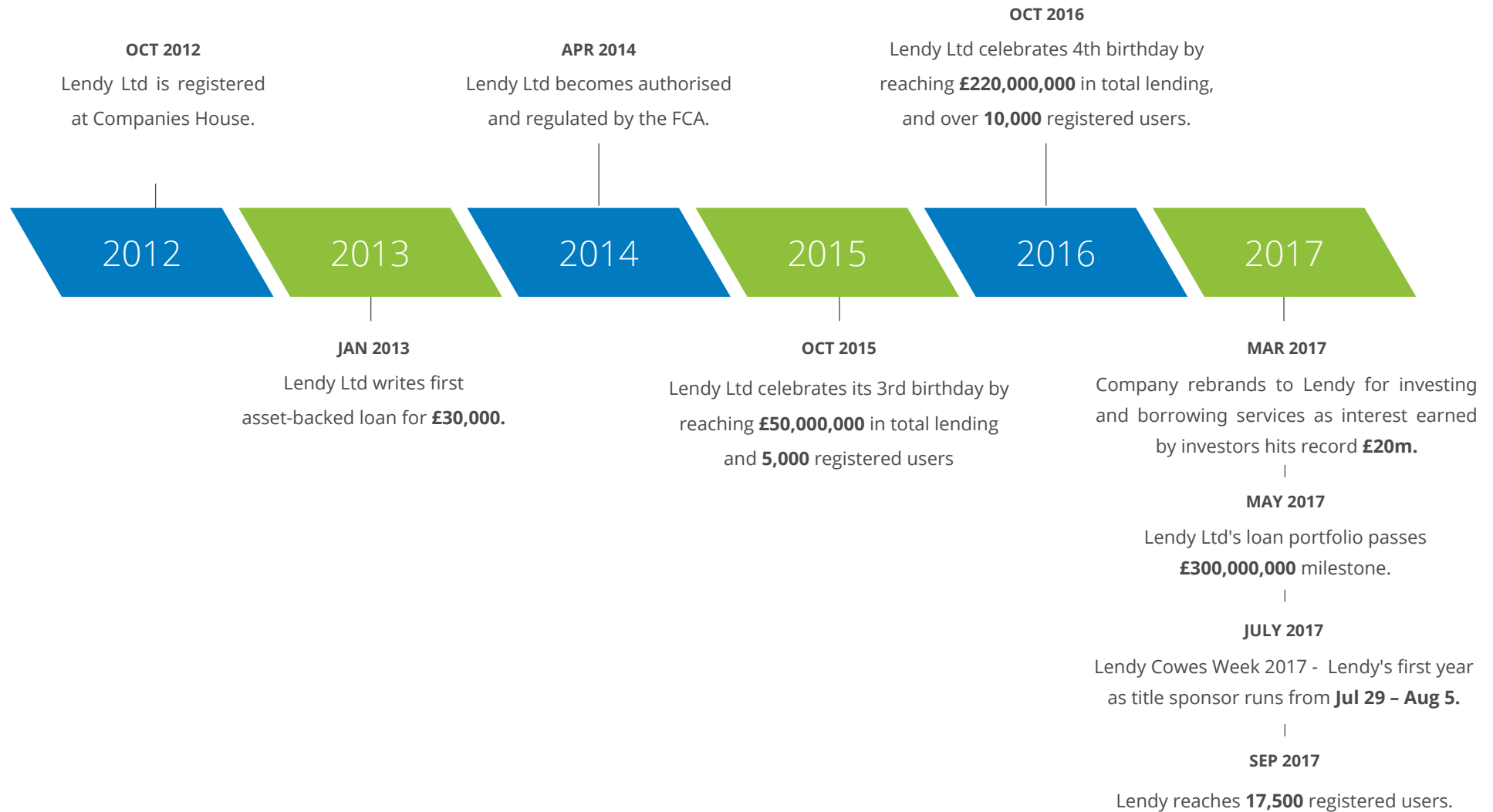
Fees and prices

If you have any projects that you would like to discuss please contact us direct on **0800 779 7706** to see how we can structure the right solution to meet your project and budget requirements.

- We typically split our entrance fee and exit fees 50/50 with our partners (if paid back on time)
- While we have standard pricing, we are flexible enough to work with you to make the deal work for them.



Lendy timeline



What makes us different

FASTER TURNAROUND



When time is of the essence, then I couldn't recommend Lendy enough. The guys at Lendy understand the importance of deadlines and helping me achieve my goals.

Luke Egan
PURE COMMERCIAL FINANCE



FEWER RESTRICTIONS



I have worked with Lendy for a while and have always found them flexible and commercial and they always assess an application on its individual merits. Recommended!

Andy Redman
ABL BUSINESS



BETTER SERVICE



My BDM at Lendy treats me really well, and I couldn't fault the way they look after my clients' interests. You always get an honest answer from Lendy, and they keep you informed from start to finish.

Andrew Pritchard
SIMPLE COMMERCIAL FINANCE



GROWING TOGETHER



Lendy has grown with my business, and we have been learning together. Today, their commitment to brokers is beyond question and they provide you with the tools to grow your business also. I trust them to deliver for my clients every time.

Huw Oddy
BRIDGING DEALS



Borrower case study



NAME

David Brace

COMPANY

Starvale Developments Ltd



OVERVIEW

Nine years on, and David Brace is as enthusiastic about property development as ever and is a huge advocate of P2P lending to finance it. And with Lendy he's found a winning partnership...

David, who's been training for the Hannover Marathon, first started using private P2P finance in 2006, and has just secured funding for his latest project, an ongoing waterside development in Gosport, Hampshire, via Lendy Ltd.



DAVID SAYS:

"We will have a first legal charge over the property, and secured against a Grade I & II listed building, which comprises a number of gunboat sheds with brick built warehouse and ancillary buildings. So far, I have borrowed over £300,000 via P2P. The main reason is that the national banks have set the criteria very much against developers and entrepreneurs. This has resulted in large fees to just look at projects. With P2P you are usually talking to someone who understands a developer's challenges and is very much singing from the same hymn sheet,"

WHY LENDY?

"I first used Lendy on a recommendation. From the very beginning they have been helpful and also very knowledgeable in what are sometimes difficult developments."

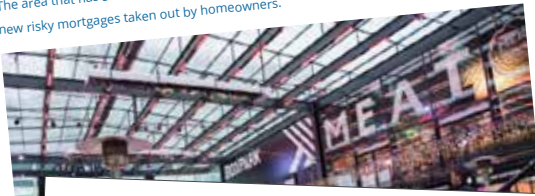
Press

Mortgage Finance Gazette

21/08/2017 • NEWS

Croydon is high-risk mortgage hotspot

The area that has seen the biggest rise in high-risk mortgage lending in 2016 was Croydon with 419 new risky mortgages taken out by homeowners.



BRIDGING&COMMERICAL



FT
FINANCIAL TIMES

19/07/2017 • NEWS

The peer-to-peer lending model involves a fair bit of intervention in the market

In a more innocent time, "peer-to-peer" lenders let investors invest their money and expect...

Peer2Peer Finance News



Lendy warns housing shortage is pushing buyers to high risk mortgages

21/08/2017 • NEWS

theguardian

31/07/2017 • NEWS

One in five high-street estate agents risk going bust, study claims

One in five UK estate agents are at risk of going bust, according to new research shows.

08/08/2017 • NEWS

Behind the scenes at Lendy Cowes Week 2017

Lendy has expressed its pleasure at being the title sponsor of the world-famous sailing regatta which took place last week.

BRIDGING&COMMERICAL

House prices continue to rise despite fall in key market drivers



INDEPENDENT

Adults returning to 'Bank of Mum and Dad' to help them ascend second step on property ladder

A third of home buyers moving to their second home expect to go cap in hand to those around them to borrow more than £21,200, despite half of those having already received financial support for their first property worth an average of just over £21,500.

Peer2Peer Finance News

29/08/2017 • NEWS

Lendy: Large London mortgages may divert funding from new developments

Lendy has warned that eye-wateringly high house prices in London - and the large mortgages that accompany them - may result in less funding for new property developments.

LocalGov

07/08/2017 • NEWS

Section 106 pricing developers out of market, research warns

Costly Section 106 agreements are pricing some developers out of the market, according to the peer-to-peer lending website Lendy.

MORTGAGE INTRODUCER

Average mortgage in London's St James's is £10m+

The average mortgage amount in St James's - a central district of London's Westminster - is £10.28m according to peer-to-peer secured lending platform Lendy.

This is 22 times the highest valued areas outside London and the South East: Sandbanks in Dorset.

Meet the team



Liam Brooke
DIRECTOR

Liam co-founded Lendy Ltd in 2012. He is responsible for the operational performance of the company such as underwriting, disposals, legals and other key professional services, while also overseeing the commercial broker relationships.

Liam has a background in corporate finance, private banking and investment management. He developed his early banking career with Barclays Corporate before moving on to United Trust Bank as a property development manager before moving to Ahli United Bank in Bahrain to head up the UK mortgage investment proposition. On his return from the Middle East, Liam worked as an Investment Director for a small asset manager in Switzerland.



Tim Gordon
DIRECTOR

Tim Gordon co-founded Lendy Ltd in 2012. He is responsible for the technological, and online direction of the company, along with the crowd investment platform, Saving Stream.

Tim holds a Masters degree in ecommerce and is a Microsoft Certified Professional. He has been responsible for developing numerous IT systems in the FCA-regulated sector of financial transactions and mortgages.

After working for the Ingenico Group, developing financial transaction systems, Tim moved to The Mortgage Lender to assume responsibility for the company's online infrastructure and management of the web development team.



Paul Riddell
HEAD OF MARKETING AND COMMUNICATIONS

Paul is responsible for building the profile and reputation of the company, as part of its growth and brand evolution strategy.

Before Lendy, Paul was head of strategic communications for AXA UK, managing brand and PR for its wealth management arm.

He has spent over 25 years in the financial services industry, working for companies like Winterthur Group, part of Credit Suisse, and Sun Life Financial.

He holds the Dip HE (Management) from The University of Reading, the DIP.PR (CAM) from the University of the Arts (UAL), and is a Chartered Institute of Public Relations (CIPR) Accredited PR Practitioner.



Sam Cousins

BUSINESS DEVELOPMENT MANAGER

Sam manages our relationships with a large number of commercial finance brokers, along with our portfolio of bridging loans from initial offer to completion to final settlement.

He joined Lendy Ltd in 2016 after previously working as a graduate Business Development Manager for the company, Exertis. Following this he expanded his skills and moved into the peer to peer sector, working first as a BDM for Funding Knight before joining Lendy.

Sam graduated with a BA Honours Degree from Southampton University.



David Garbett

BUSINESS DEVELOPMENT MANAGER

David joined Lendy Ltd in 2016. He is responsible for introducing new business and managing commercial broker relationships.

He has a Degree in Economics with Law, Cemap 1 and a certificate in Business Banking and Conduct. With a background in finance, his previous role was a Business Manager for Barclays where he managed a portfolio of c800 small businesses.



Harry Hodell

BUSINESS DEVELOPMENT MANAGER

Harry joined Lendy Ltd in 2016. His responsibilities as Business Development Manager include the generation of new investments and identifying new business opportunities for the company's growth.

Harry studied his Undergraduate Degree in Business Finance and later his Masters in International Business at Durham University. Having always had an interest in the UK property market and writing his university dissertation on the subject, Harry decided to pursue a career within the industry by joining Lendy Ltd after finishing his studies at University. Before University, Harry traded in the financial markets in the city.



Alan Darling
HEAD OF LENDING

Alan joined Lendy in 2016 as the Development Finance Director. Alan is responsible for obtaining new business for all types of development funding through managing relationships with commercial brokers and then, following funding, with the developer and associated professionals to ensure the successful completion of development projects. Alan has over 30 years' experience in banking having previously worked for Barclays, Bank of Scotland/ Lloyds and Santander and has undertaken Relationship Director, Credit, Internal Audit and Security roles within banking. Alan qualified as an Associate of the Chartered Institute of Bankers (ACIB) in 1992.



Mark Whitburn
HEAD OF CREDIT

Mark joined Lendy Ltd in November 2016 as a Credit Officer. Mark is responsible for assessing borrowing proposals/requests to ensure risks are identified and mitigated and to ensure credit policy procedures and processes are adhered to. Mark has over thirty-five years experience in the banking industry having previously been employed by HSBC Bank plc, undertaking a specialist Real Estate finance role and numerous other roles including Group Audit Manager, Credit Review Manager and Branch Manager. Mark qualified as an Associate of the Chartered Institute of Bankers (ACIB) in 1987.



Andy Neocleous
SALES SUPPORT MANAGER

Andy joined Lendy Ltd in 2017, with responsibility for managing a range of back office tasks for the business development team. Andy previously worked as a commercial portfolio manager with Natwest Bank totalling 6 years service, as well as obtaining a Bachelors Degree in Business Management from Southampton Solent University. With Andy's previous experience in lending and commercial banking he decided to pursue a career working within the ever emerging Peer to Peer lending sector with Lendy Ltd.

Corporate responsibility and sponsorship

At Lendy we recognise the importance of being responsible corporate citizens, and take responsibility for the direct and indirect impact of our activities on various stakeholders, including: customers, suppliers, employees, stakeholders, communities and the environment.

While we are still a young company, we are also keen to provide support, experience and financial help to a number of organisations.

In 2017 this support included our title sponsorship of Lendy Cowes Week for the first time, which brought many benefits to the world- renowned sailing regatta. During the week, we gave our support to the event's main charity, the Andrew Simpson Sailing Foundation, through our sponsorship of the 'Discover Sailing' event, which helps 180 youngsters to try sailing each day. The charity is striving to break down barriers such as a lack of finance, physical or learning disabilities, mental health or social barriers, and believes the sport promotes health and wellbeing, self-confidence and teamwork.





We have also sponsored two young doubles players - Katy Dunne and Harriet Dart - who are both promising British tennis stars, having taken Heather Watson, Britain's number 2, and her doubles partner Naomi Brody, to 7-5, 6-4 at The Championships - Wimbledon in 2017.

As part of our programme we are also investigating how we can best give our support to the homeless, though a partnership with one of the UK's leading homeless charities.



Lendy Gold Club



Gold and Silver Partnership

At Lendy we are constantly looking at ways to improve our partners borrowing experience. We are currently putting the finishing touches to our new Gold and Silver Partnership scheme. The scheme will recognise the contribution intermediaries make to the success of our business, with some great events and offers exclusive to partners, including joining us as our guest at Lendy Cowes Week 2018 and other special events.

If you would like to register your interest please contact your BDM or call **0800 779 7706**.

Events we support



WHERE

WHEN

Bridging and Commercial Awards
The Hurlingham Club

Jun 8th 2017

NACFB Commercial Finance Expo
Hall 3A, The NEC

Jun 21st 2017

MPC Property Coffee Mornings
London Marriott, Regents Park

Jul 19th 2017

Moneywise Customer Service Awards 2017
8 Northumberland Avenue, London

Jun 22nd 2017

MPC Property Coffee Mornings
London Marriott, Regents Park

Sep 12th 2017

NACFB Gala Dinner
Park Plaza, London

Nov 30th 2017

Moneyfacts Consumer Awards 2018
Royal Lancaster Hotel, London

Jan 25th 2018

Awards and recognitions

Thanks to our focus on our customers, we've been recognised in the following awards:



P2P Money winner
Preferred P2P Platform of 2015



P2P Money runner-up
P2P platform of 2016



B&C Awards 2017
Alternative Lender of the Year -
Highly Commended

Lendy was also shortlisted for the following awards:



B&C Awards 2017
Best Use of Fintech



Moneywise Customer Service Awards 2017:
Best P2P Platform For Savers



Moneyfacts Consumer Awards 2018
P2P Provider of the Year

Contact us



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Southsea

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Join our property lending community today. For more information call [0800 779 7706](tel:08007797706) or visit lendy.co.uk

