

Fast finance when you need it



For the small to the very large, from
the ordinary to the extraordinary



BETTER SERVICE | FEWER RESTRICTIONS | SAME DAY OFFERS





Liam Brooke

DIRECTOR AND CO-FOUNDER OF LENDY

Our simple, straightforward and flexible model allows us to offer brokers and their clients quick decisions on their loans, with rates matched to their requirements.

“

It's been a year of rapid but sustainable growth for us. The business has grown in every respect, from employee numbers, money lent, and to investor numbers, which has placed us in a very powerful position in the sector.

Our simple, straightforward and flexible model allows us to offer brokers and their clients quick decisions on their loans, with rates matched to their requirements.

Why not build your reputation with finance from the UK's premier P2P property lending platform.

We always look for a reason to say yes.

”

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

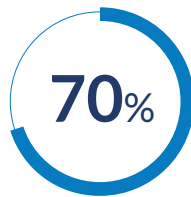
We understand that our partners require quick decisions, easy terms and fast finance when they need it. We are specialists in what we do, with a reputation for getting things done.

Our business is built on strong foundations, with a model flexible enough to finance a wide range of properties, from the small to the very large, from the ordinary to the extraordinary.

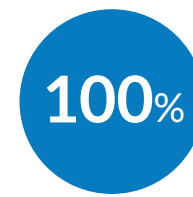
We are simple, straightforward and fuss-free - we make quick decisions and deliver funds quickly.



Specialist
bridging loans



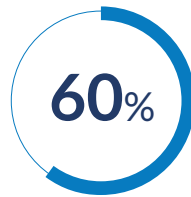
LTV up to **70%**
for first charge



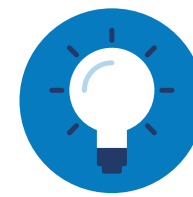
Up to **100%** of
development cost



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

3-5 day turnaround

UK only



Development loans

FLEXIBLE TERMS

Total debt from £1m

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

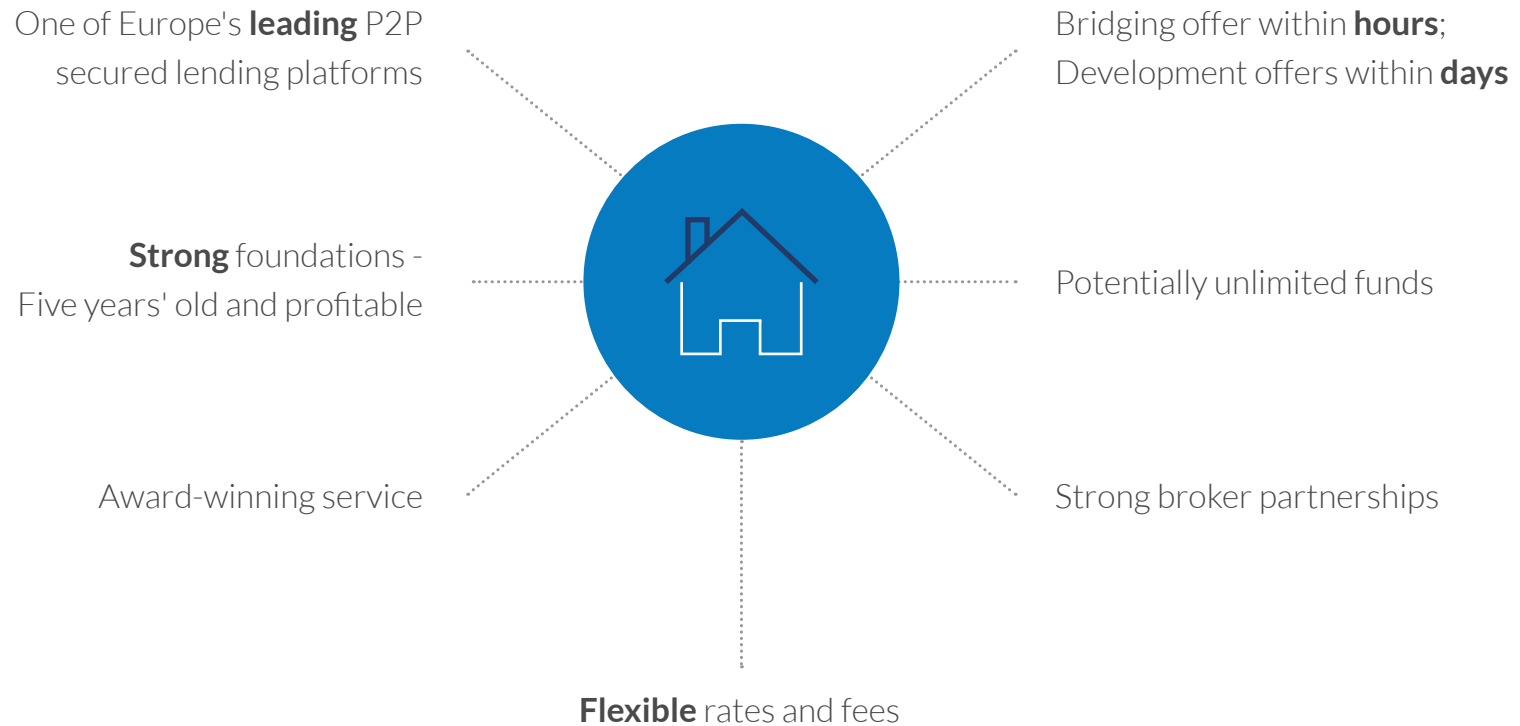
Terms up to 24 months

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.



All applications assessed on merit - non-UK nationals and borrowers with impaired credit accepted



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

Lendy at a glance

We are a new breed of lender, having built a strong reputation for providing property finance, with our unique funding model, providing access to potentially unlimited funds to help build, buy and restore hundreds of properties across the length and breadth of the UK.

We have a highly experienced and professional team who we've attracted from some of the biggest names in the financial services and banking sectors.

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 typically sufficient equity to allow loan funds to be recouped during a sale.



Fees and prices

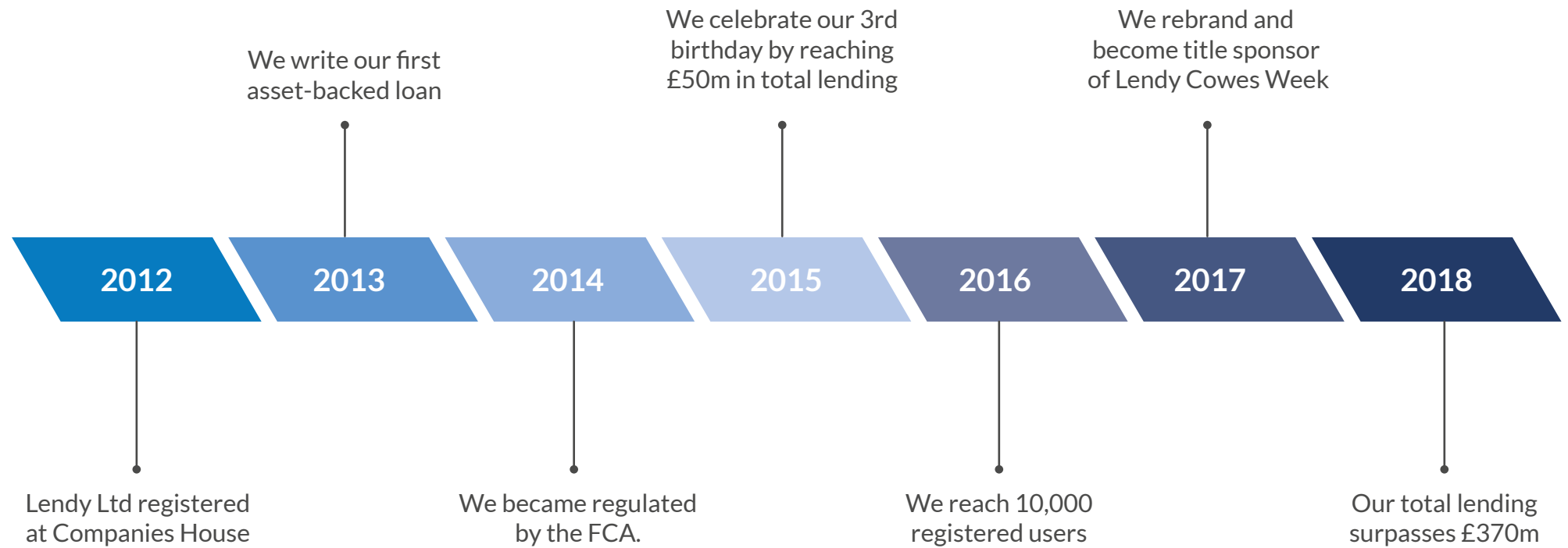
If you have any projects that you would like to discuss please contact us direct on **0800 779 7706** to see how we can structure the right solution to meet your project and budget requirements.

We typically split our entrance fee and exit fees 50/50 with our partners (if repaid on time).

While we have standard pricing, we are flexible enough to work with you to make the deal work for your clients.



Lendy timeline



What makes us different

What our clients have been saying:



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



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



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



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



Case study / PBL152 - Port View Caravan Park

Overview*

12 month bridging loan of £3,186,000 (50% LTV) to assist the purchase of caravan park, as part of a larger transaction where we also provided two other loans to the same borrower to acquire two other caravan parks simultaneously.

A broker introduction was made to one of the business development managers in November 2016 following which a OIP (Offer In Principle) was issued and information gathering and due diligence commenced.



For illustration purposes only.

November 2016: Valuation report instructed completed and reviewed.

December 2016: Undertaking paid by borrower and legal due diligence commenced. Credit searches undertaken and Anti Money laundering checks undertaken.

January 2017: Once all information was obtained a Credit Application Form was completed and approved by Credit Committee.

7 February 2017: Loan drawdown. As part of monitoring and control procedures we monitored for receipt of monthly income payments of £30k to Lendy, for the duration of the loan.

August 2017: borrower advised that refinance to another provider was progressing.

27 October 2017: Loan fully repaid

* Case study is an illustration only. There is no certainty that transactions similar to that illustrated here will be available to the Fund.

Case study / PBL160 - Woodbarn Place

Overview*

Six-month bridging loan of £1,866,000 (66% LTV) to refinance an existing bridging lender and take the company borrower out of receivership.

A broker introduction was made to one of the business development managers in November 2016, following which an OIP (Offer In Principle) was issued and information gathering and due diligence commenced.



November 2016: Valuation report instructed completed and reviewed.

December 2016: Undertaking paid by borrower and legal due diligence commenced. Credit searches undertaken and Anti Money laundering checks undertaken.

January 2017: Once all information was obtained a Credit Application Form was completed and approved by Credit Committee.

27 January 2017: Loan drawdown.

February 2017: As part of monitoring and control procedures confirmation was obtained in Feb 2017 that the company borrower had been taken out of Receivership.

May 2017: 3 -2- 1 Monitoring procedures commenced (when the loan reached three months from maturity we implemented a contact programme with the borrower to check full repayment on the due date was likely) with the issue of a "three months to maturity" letter and a request for a progress report re exit.

Letters also sent at two and one month to maturity as per the debt collection policy.

July 2017: Loan didn't repay as expected on the due date (despite borrowers assurances it would) so Formal Demand was issued.

August 2017: Loan was repaid in full - some 13 days past the maturity date.

* Case study is an illustration only. There is no certainty that transactions similar to that illustrated here will be available to the Fund.

Press



The Guardian
JULY 31ST 2017



FT Adviser
OCTOBER 5TH 2017



The Times
DECEMBER 16TH 2017



Peer2Peer Finance News
SEPTEMBER 29TH 2017



Mortgage Strategy
FEBRUARY 22ND 2018



Bridging & Commercial
FEBRUARY 16TH 2018



City AM
FEBRUARY 9TH 2018

Meet the team



From left to right

Front two rows:

PAUL COLES
PAUL RIDDELL
ALASTAIR SAUL
ZAYDUR RAHMAN
PAMELA GUILLAMÓN
LIAM BROOKE
JENNIFER HUNT
LAURENCE WILKS
KRISTINE POWELL
SCOTT AUSTIN
JAMES CRASCALL

Back rows:

MARK WHITBURN
ALAN DARLING
STEPHEN GUINN
ANDREW WAWRZYNIAK
GEORGE GREAVES
SHANE LEWIN
NEIL HOCKENHULL
SAM COUSINS
MARK JAMES
RAY WELSBY



Liam Brooke

DIRECTOR AND CO-FOUNDER

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.



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.

Meet the team cont.



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.



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.



Tom Blackler

BUSINESS DEVELOPMENT MANAGER

Tom joined Lendy in 2018 and was previously a Mortgage Broker for Mortgage Matters Direct. As a Business Development Manager Tom is responsible for liaising and building relationships with brokers and other parties, dealing predominately with bridging finance, and seeing this process from first enquiry through to Completion.

He has previous experience in the property and finance industry for over 12 years and has previously specialised in 'non-standard' finance cases. With this experience, he has joined Lendy to pursue a career working within the growing Peer to Peer industry.

Meet the team cont.



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.



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.

Meet the team cont.



Zaydur Rahman

BUSINESS SUPPORT MANAGER

Zaydur joined Lendy Ltd in October 2017, with responsibility for supporting the business development team with the day-to-day operations and assisting with development finance.

Zaydur studied business administration at the University of Portsmouth, and previously worked at Lloyds Commercial Finance. Before this Zaydur was an assistant relationship manager at Royal Bank of Scotland, supporting Hampshire-based businesses with their lending needs.



James Crascall

PORTFOLIO MANAGEMENT TEAM

James is a Chartered Legal Executive and provides advice to the company on its recovery processes and procedures to recover any overdue loans and manages and maintains the company's relationships with Law of Property Power of Attorney (LPA) receivers.

Prior to starting at the company, James worked for 10 years in the debt recovery teams of two large regional law firms providing advice and assistance to clients in relation to regulated and non-regulated finance agreements, the recovery of outstanding finance and assets and dealt with litigation in respect of all aspects of debt recovery and general contractual disputes.



Ray Welsby

PORTFOLIO MANAGEMENT TEAM

Ray joined Lendy in January 2018 having previously served 22 years in the Army (Cavalry) completing tours in UK, Germany, Northern Ireland, the Gulf States and Kosovo amongst other locations.

Ray began studying law towards the end of his military career and, upon completion of service, secured a position within Her Majesty's Court Service as an Administrative Officer working within the Hampshire and Isle of Wight Fine Enforcement Team. This was a useful stepping stone for Ray's next position.

Ray moved from the Court Service to a large regional law firm in March 2011, and took up a position in the Commercial Recoveries team as a Paralegal. He provided advice and assistance to clients in relation to finance agreements (both regulated and non-regulated), recovery of assets, and litigation relating to various aspects of debt recovery, negligence claims and claims brought under statutory liability.

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.

Lendy Cowes Week

This support includes our title sponsorship of Lendy Cowes Week, which has brought many benefits to the world-renowned regatta, include helping young people learn team skills through sailing and to embrace the importance of STEM (Science, Technology, Engineering and Maths) subjects to their futures through the event's charity work.

Wimbledon 2017

We are also sponsors of two promising young players tennis players, Katy Dunne and Harriet Dart.



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 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

Moneyfacts Consumer Awards 2018
Royal Lancaster Hotel, London

British Bank Awards 2018
Grand Connaught Rooms, London

Bridging and Commercial Awards
The Hurlingham Club

NACFB Commercial Finance Expo
Hall 3a The NEC

Lendy Cowes Week
Cowes, Isle of Wight

WHEN

Jan 25th 2018

March 1st 2018

June 7th 2018

June 20th 2018

Aug 4th - 11th 2018



Awards and recognitions

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



Moneywise Customer Service Awards 2017:

Best P2P Platform



F5 Future of Finance Awards:

Top Alternative P2P Platform:
Credit Strategy



B&C Awards 2017

Highly Commended Alternative
Lender of the Year



Lendy were also finalists in the following awards::



B&C Awards 2017

Best Use of Fintech



Shares Awards 2017

Best P2P Lending Platform



Moneyfacts Consumer Awards 2018

P2P Provider of the Year



British Bank Awards

Finalist 2018



Lendy Cowes Week, Cowes, Isle of Wight
August 4th - 11th 2018

Contact us

Brankesmere House

Queens Crescent

Southsea

PO5 3HT

For more info call

0800 779 7706

or visit lendy.co.uk



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This advertisement is intended for intermediary use only and must not be used with potential clients.

 **Lendy**  **COWES WEEK**
TITLE SPONSOR

 **Lendy**
The Property Platform