



Cambridge &
Counties Bank

Built on understanding

Property finance

Deals we've done in Scotland



Holiday lets

Good deals are built on quality conversations.

We talk, we listen and we really get to know what makes your client's business unique, so that we can create solutions that work for them.

Once a deal has been established, the conversations continue. Your clients can expect outstanding personal service throughout the lifetime of their loan and beyond.

To get an idea of how we could help your clients, take a look at some of the deals we've shaped through our broker partners, and given the green light to.

Fort William

This customer came to us for help in financing the acquisition of their bed & breakfast property.

Loan amount: £300k

Loan term: 25 years

LTV: 64% of MV3

Inverness

A client was looking to refinance their holiday lodge and cabin away from their high street funder. We helped with this and raised equity for them.

Loan amount: £280k

Loan term: 30 years

LTV: 70%

Arrochar

We helped a customer with a finance solution to acquire their bed & breakfast property.

Loan amount: £380k

LTV: 70%

Loan term: 15 years



Commercial investment

Dundee

When a new 10-year lease was successfully negotiated on a 30,000 sq. ft distribution warehouse, our customer was able to refinance the property at a lower margin away from the incumbent. We provided funding to assist in the purchase.

Loan amount: £1.2m

LTV: 60% of MV1

East Glasgow

Creating multi-occupancy office spaces from a former B-listed school, connected with an iconic A-listed church building, was an ambitious yet satisfying project. We financed it on a mix of short and long-term leases, as well as rolling rents.

Loan amount: £1m

LTV: 58% of MV1

Loan term: 25 years

Glasgow

We were brought in to refinance a deleveraging property book from a high street bank. Part of this included redeveloping and converting a 20,000 sq. ft office space that already had a long lease in place.

LTV: 45% of MV1

Loan term: 25 years

Edinburgh

When a high street bank exited their property with a 7-year lease remaining, we refinanced the semi commercial investment asset, repaying the existing funder and raising equity towards targeted investment assets.

Loan amount: £2m

LTV: 65% of VP

Loan term: 5-year commitment with a 25-year payment profile

Scottish Borders

With longer-term sale and leaseback plans in the pipeline, a haulage company came to us looking for a short-term loan. We helped them put this in place, as well as gear up commercial premises that included an industrial two-storey office building and 70,000 sq. ft warehouse.

LTV: 60% of MV2

Loan term: 3 years

Structure: Opco/Propco

SPV with lease to trading entity

Glasgow

A large cosmetic company was looking to acquire new investment premises and we stepped in to create a solution to help them do just this, as well as gear up against unencumbered commercial assets.

Loan amount: £290k

LTV: 70% of MV2

Loan term: 25 years

Structure: Opco/Propco

Dundee and Glasgow

Following the review of their existing care home - along with a profitable 3-year track record - we helped a small care home operator acquire a second property.

Loan amount: £600k

Loan term: 15 years

LTV: 60% of MV1

Type: Healthcare



Residential investment

Aberdeen

Our customer was able to leave their current high street funder after we came on board to refinance their property portfolio of buy-to-let assets.

Loan amount: £2.5m

LTV: 48%

Loan term: 5 years, interest only

Multiple across Scotland

We helped an investor gear up against an unencumbered portfolio of residential assets.

Loan amount: £2m

LTV: 50%

Loan term: 30 years



Refurbishment loans

North Glasgow

Turning a former call centre, with over 45,000 sq. ft of space, into a modern industrial unit with a large, secure yard was no small feat. We helped our customer fund this conversion and refurbishment, after it was granted change of use planning consent.

Loan amount: £900k

LTV: 60% of MV2

Let's talk

Interested in learning how we can help your customers?

Get in touch with our Area Director for Scotland, Donna Kerr:

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