



Cambridge &  
Counties Bank

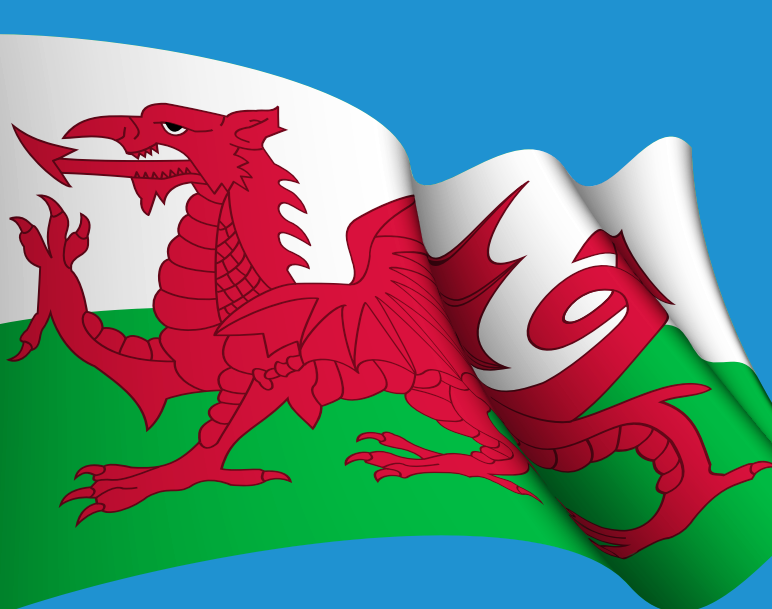
Built on understanding



Property finance

Deals we've done in Wales





# Good deals are built on quality conversations.

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

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

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

*“...Thank you for your assistance on the recent deals that we have completed together and also those that are ongoing. My clients really appreciate the flexibility and creativity that the team apply to get deals through, and this is reflected throughout the Bank. Always looking to find the positive unlike some other funders who appear to look for obstacles. Please pass on my thanks to your entire team.”*

Simon Harrison,  
Flexible Commercial Funding



## Residential

### South Wales Valleys

A longstanding childcare home service provider in the South Wales Valleys came to us for assistance in refinancing six of their existing residential properties. The funding provided the customer with a substantial amount of funds which they are hoping to use as contribution towards future property purchases as well as some funds to refurbish and enhance the properties.

**Loan amount: £1.152m**

**Loan term: 15 years**

**LTV: 73% VP, reducing to 70% within 12 months**

### Cardiff

An experienced property investor required funding to refinance a block of eight flats following the purchase and refurbishment of the flats. The flats were refurbished to a high quality and were all tenanted on existing leases.

**Loan amount: £171k**

**Loan term: 30 years**

**LTV: 70% MV**

### Swansea

A portfolio of four residential properties, all used to provide care services were refinanced by the Bank on an owner-occupied basis. The customer wanted a long-term commitment from their funding provider to remove the additional administration and fees of their existing funder who only provided a term of 3-5 years.

**Loan amount: £900k**

**Loan term: 25 years**

**LTV: 65% MV**



## Commercial investment

### Caerphilly

We helped with the purchase of a mixed-use investment property housing, four retail and one residential unit. Securing the finance meant a potential development opportunity on the land adjacent to the site.

**Loan amount: £245k**

**Loan term: 25 years**

**LTV: 52% MV**

### Porthcawl

A customer wanted to refinance their mixed-use office and retail block with two existing clients. Our finance allowed them to repay their existing development loan which was due to expire as well as repay other investors within the business.

**Loan amount: £750k**

**Loan term: 20 years**

**LTV: 65% MV**

### Merthyr

We released funds for a customer on two mixed-use properties, both used primarily as residential units. The funds have allowed our customer to focus on a new residential development project that will then also be refinanced by the Bank on completion.

**Loan amount: £690k**

**Loan term: 20 years, 12 months interest only**

**LTV: 65% VP**

### North Wales

An existing customer returned to the Bank for the purchase of their second care home in the North Wales region. We structured funding that worked for them from our knowledge of the existing relationship with the Bank.

**Loan amount: £260k**

**Loan term: 25 years**

**LTV: 70% MV**

### Cardiff

A Grade II listed hotel in the capital city had rooms and facilities refurbished, allowing expansion to their operations thanks to funding from the Bank. They were able to refinance the property to release equity from us after being refused by their existing High St funder who they'd been banking with for numerous years.

**Loan amount: £3.6m**

**Loan term: 25 years, 2 years interest only**

**LTV: 60% MV1 / 80% MV3**

### Swansea

A customer was able to purchase a large office block through shared acquisition of a company. The property was let to multiple tenants on short-term leases and licenses however we were happy to review the individual's circumstances and provide funding to suit their needs.

**Loan amount: £1.425m**

**Loan term: 15 years**

**LTV: 60% MV**

### Port Talbot

We helped a customer purchase a large-scale gym building on an investment basis. The customer who has experience in the sector purchased the gym with other units attached making for an investment we were happy to work on them with.

**Loan amount: £375k**

**Loan term: 15 years**

**LTV: 55% MV**

### South Wales

Our customer had multiple care homes in a variety of locations across the south of Wales. We were able to refinance these care homes for them, which supported their business strategy, including an MBO, with the funding incorporating debt forgiveness from their existing funder.

**Loan amount: £5m**

**Loan term: 15 years**

**LTV: 35% MV1 / 73% MV3**



## Holiday lets

### North Wales

A customer purchased a holiday let property to add to their existing property portfolio. The property included five self-contained residential units and a convenience store. We were happy to support the customer in this unique purchase within a picturesque location.

**Loan amount: £260k**

**Loan term: 30 years**

**LTV: 63% MV**



## Refurbishment loans

### Cardiff

Our ex-pat customers came to us via their broker with the ambition of repaying an existing refurbishment debt that was used to complete five individual flats. The customers were able to create a long-term funding package giving them some stability in their portfolio.

**Loan amount: £261k**

**Loan term: 30 years**

**LTV: 60% MV**

## Let's talk

Interested in learning how we can help your customers?

Get in touch with our dedicated regional team using the details below:

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