

Property Finance



What is property finance?

Property finance is when you borrow money secured against bricks and mortar.

This can be an owner occupied trading premises, a commercial investment building that's rented out or buy to let residential property.

You can borrow against property short, medium or long term.

How can it work for my business?

Anyone who makes income from property by renting it out or trading from it can have property finance.

You can use the funds for any business purpose including expansion, portfolio growth, working capital or repaying other debt.

Different types of property finance

- Short term - borrow funds from 1 to 12 months based on your needs. Can be called bridging finance
- Medium term - funds from 12 to 36 months for more medium term projects such as developments or working capital
- Long term - up to 25 years funding to support long term business goals

What do I need to apply?

- the last 2 years full accounts (or if new start a cash flow forecast)
- 3 months business bank statements
- a copy of a valuation on the property
- a solicitor to act for you
- we will also need some personal data from you



get in touch with us

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