



The role of alternative investment in property development

Ian Thomas, Co-founder & Director

An online mortgage marketplace

Investors



Online investment platform

- Investors create own portfolios
- Select loans to invest in



LendInvest funds

- Family offices
- Wealth managers
- Institutions



Institutional funding lines

- Banks, e.g Macquarie Bank



Borrowers

Bridging loans

- Property investors



Development finance

- Developers



Mortgage lending is ripe for disruption

£1.3 trillion

UK residential mortgage market



90 days

average time to get a mortgage in the UK



Entirely offline

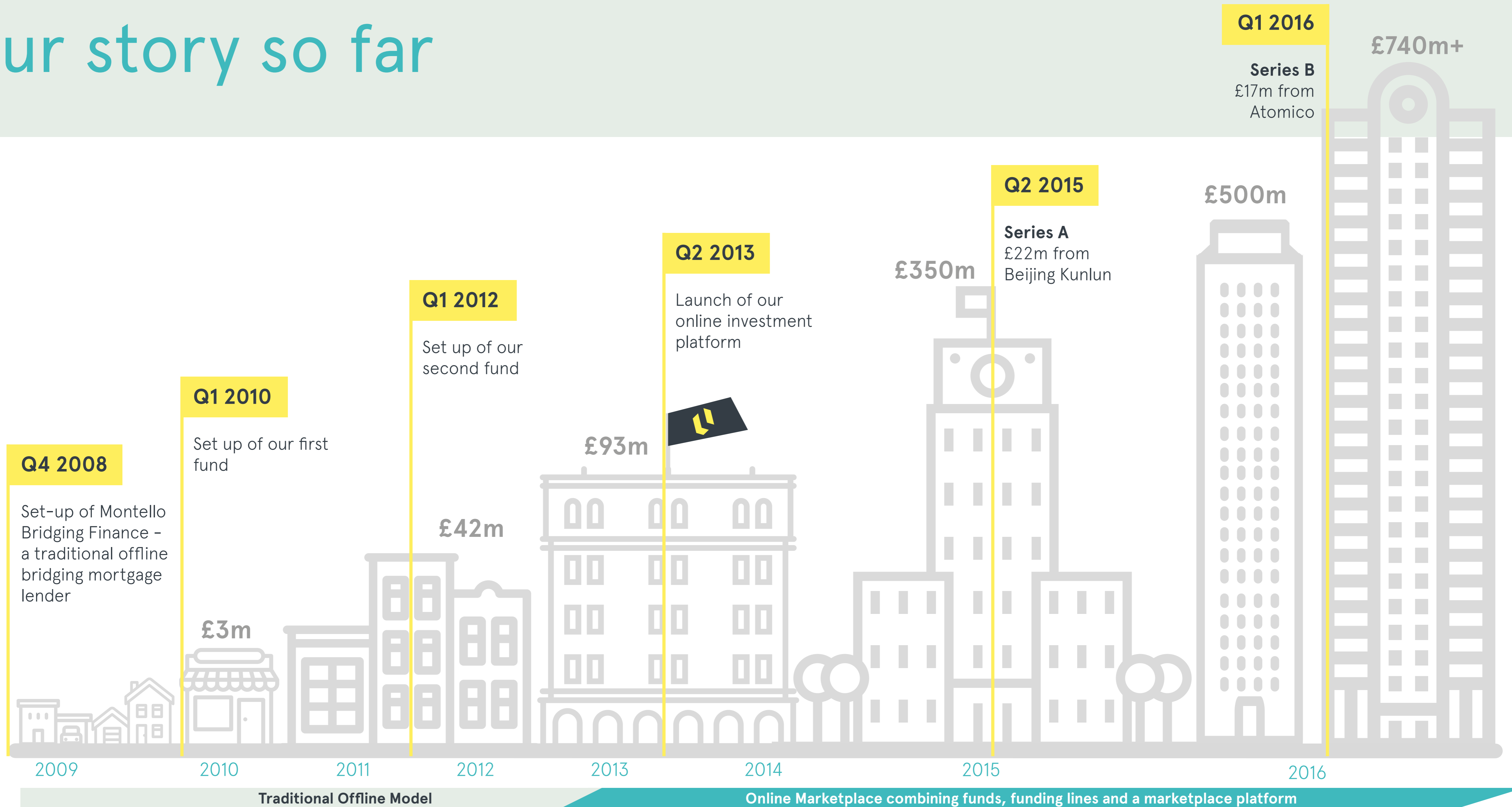
Every mortgage lender in the UK has an offline process

The logo for lendinvest, featuring a stylized 'L' icon followed by the word 'lendinvest' in a bold, sans-serif font.

14 days

is how long it takes...

Our story so far



Milestones | surpassing targets



+£775m

total lending since 2013



+£400m

expected 2016 loan volume



+£30m

average monthly new
loan completion

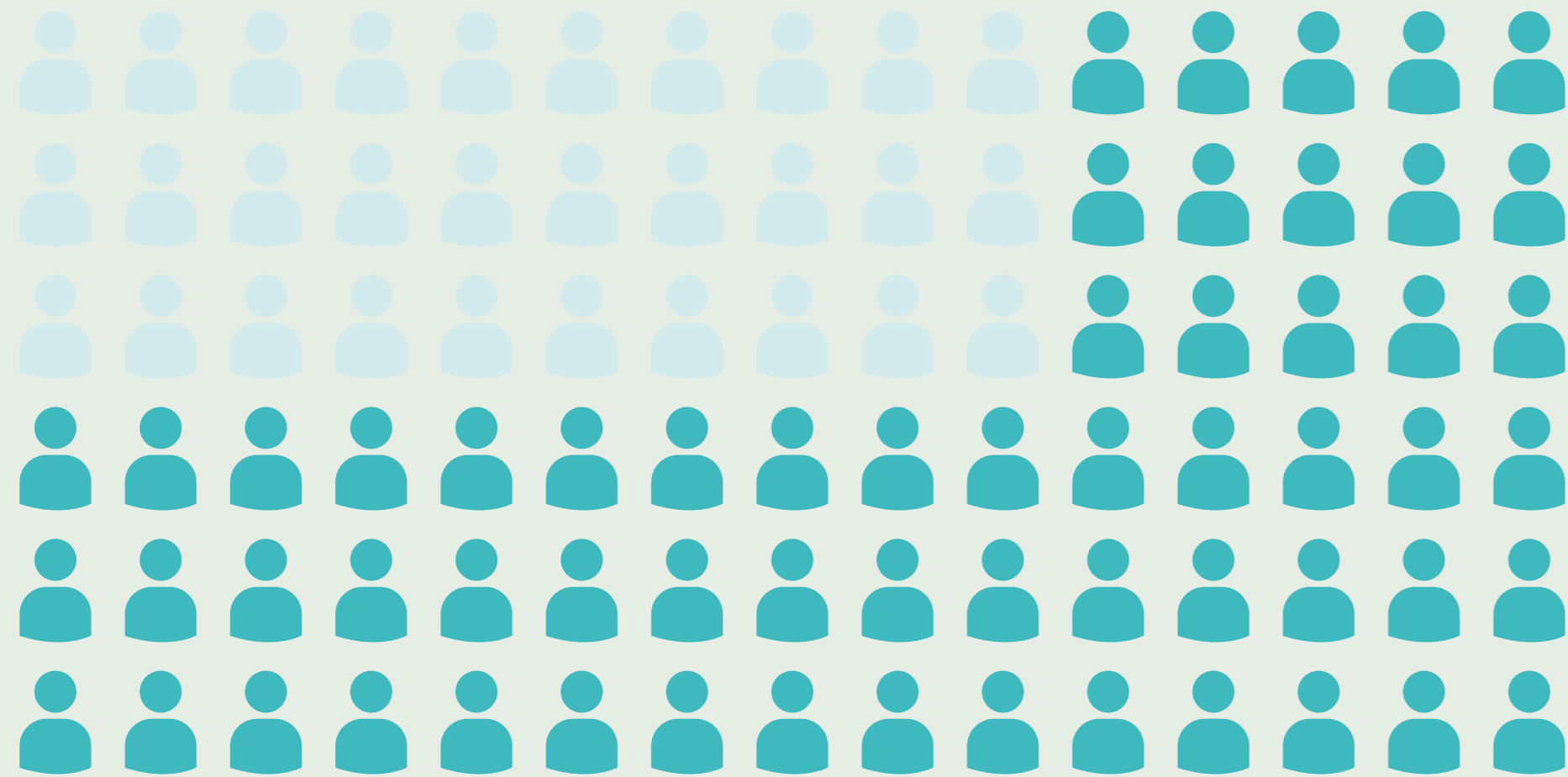


47%

year on year loan growth

Milestones

Attracting talent



30 → 115
employees
(Feb 2015 to Nov 2016)



Christian Faes
CEO & Co-founder



Ian Thomas
CIO & Co-founder



Roy Armitage,
Head of Credit



Steve Larkin,
Director of Development
Finance



Rod Lockhart BSc (Hons),
Managing Director of
LendInvest Capital



Derek Mochan,
Chief Financial Officer



Anthony Sexton,
Head of Product



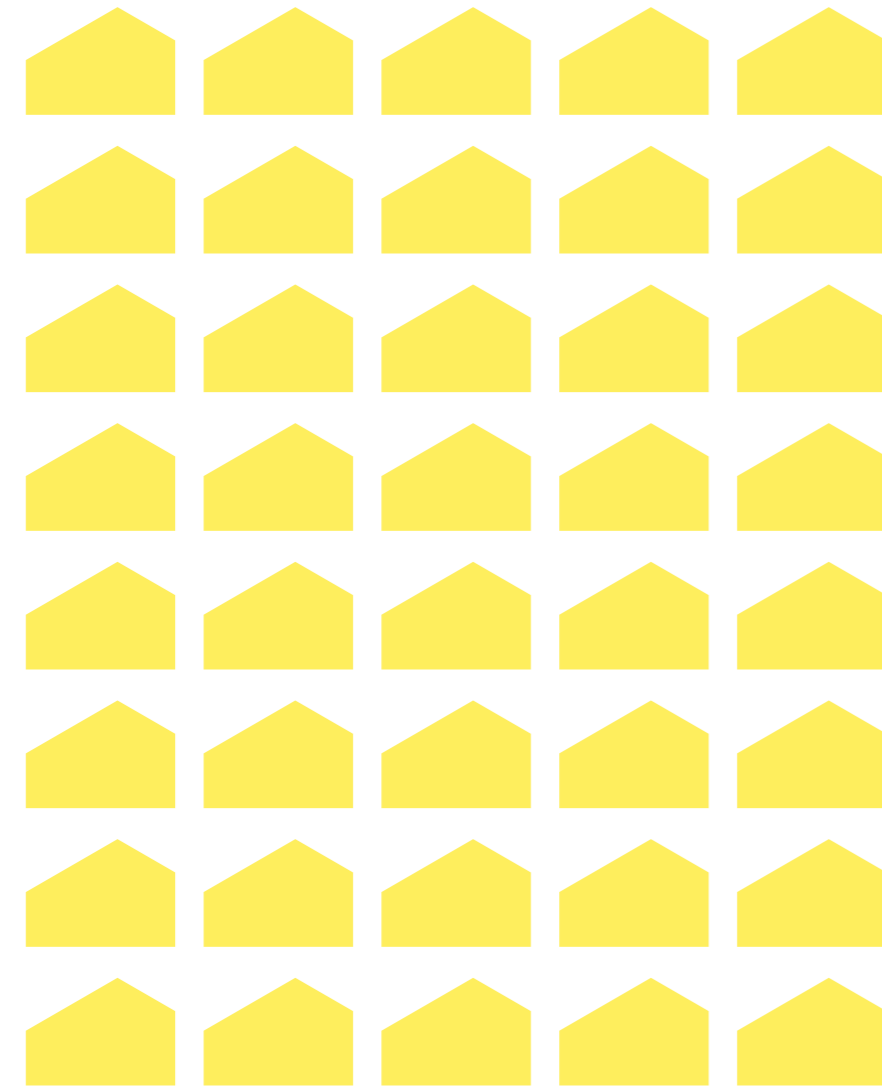
Matthew Tooth,
Chief Commercial Director



Stephan Wilcke
Senior Adviser



Our impact so far



2,650
new or rebuilt homes



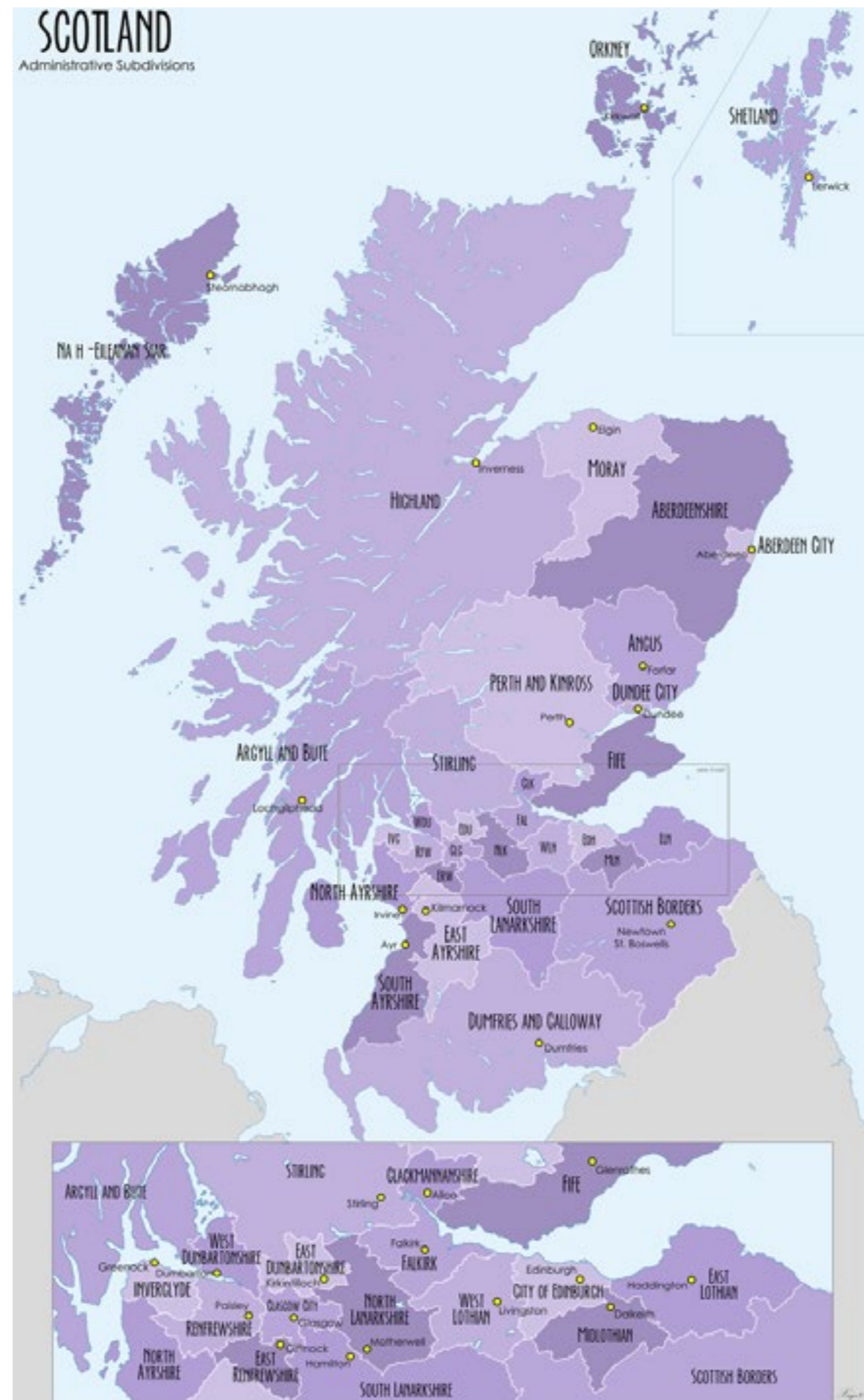
UK 120
towns and cities

£1.4 billion
total value of properties funded

£290,000
average amount lent per
properties funded

7.2%
average annual return to
investors on our platform

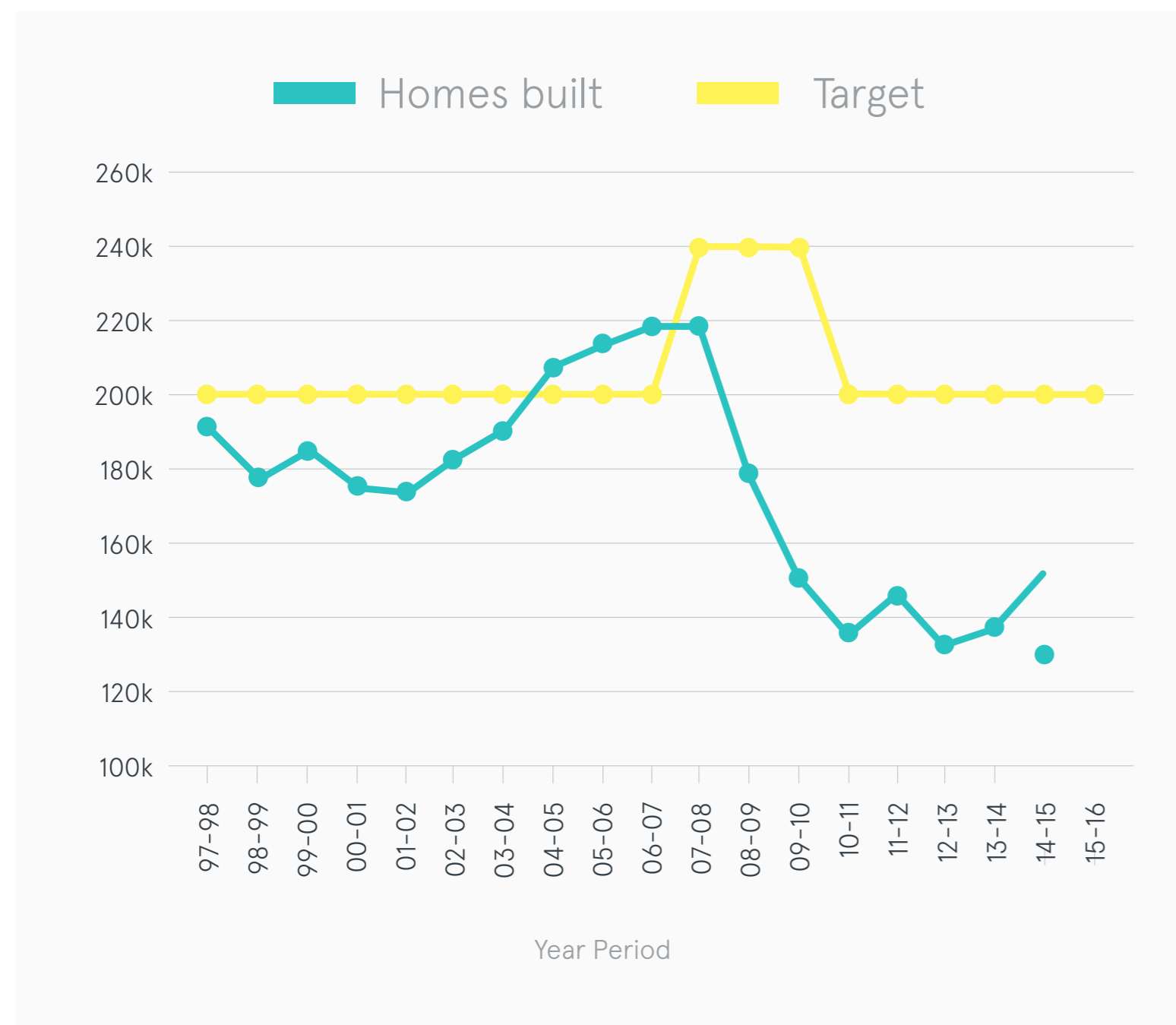
Lending in Scotland



- Launched August 2016
- Focused on Central Belt lending opportunities, as well as some in Aberdeen and Inverness
- Lending Bridging and Development Finance
- Led by Peter McDermid
peter@lendinvest.com

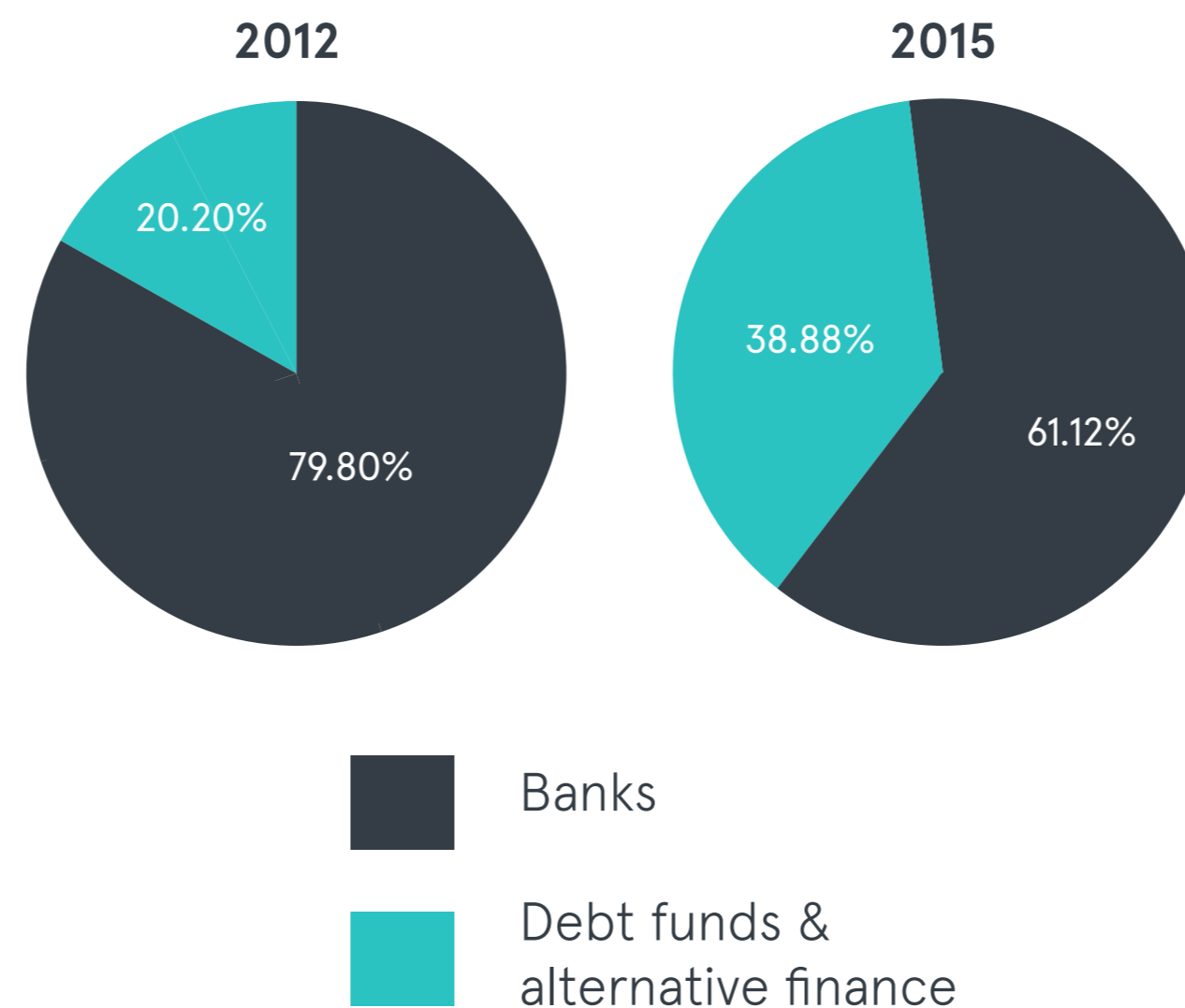
Tapping into unprecedented demand

The failure to hit housebuilding targets



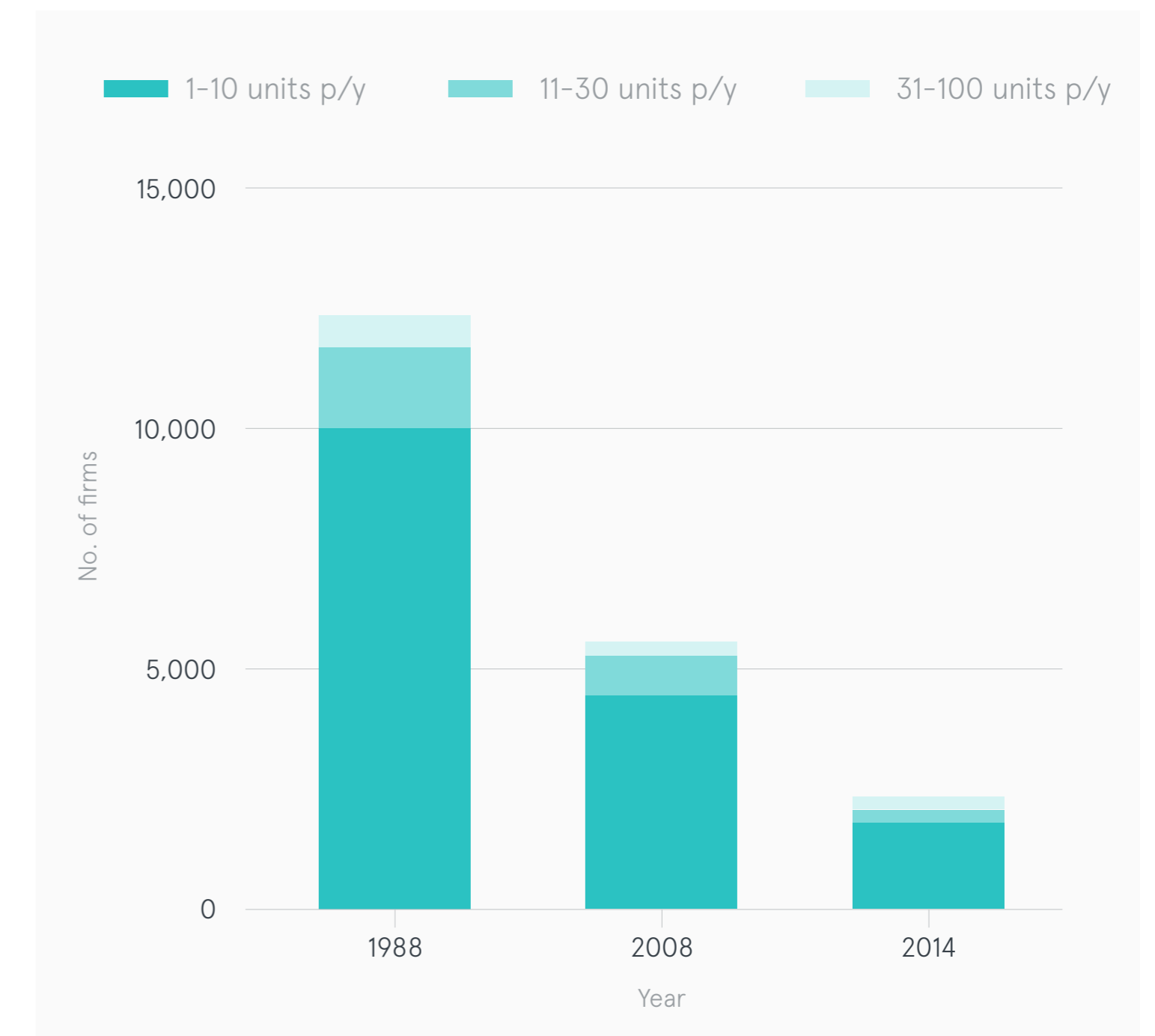
Source: Department for Communities & Local Government

The share of the development finance market attributable to debt funds & alternative funds has almost doubled between 2012 and 2015.



Small housebuilder fortunes declining

Number of firms registering low volumes of housebuilding, 1988 to 2014



Source: Federation of Master Builders

Product range - better finance, not new finance

Current offering



Bridging

Loans from £100k to £7.5 million
LTV up to 75%
Terms up to 12 months

Often used for

Buying property at auction
Short term cash flow requirements
Refurbishments
Extensions



Development

Loans from £500k to £15 million
LTV up to 70%
Terms up to 24 months

Often used for

Property development
Ground up builds
Heavy refurbishment



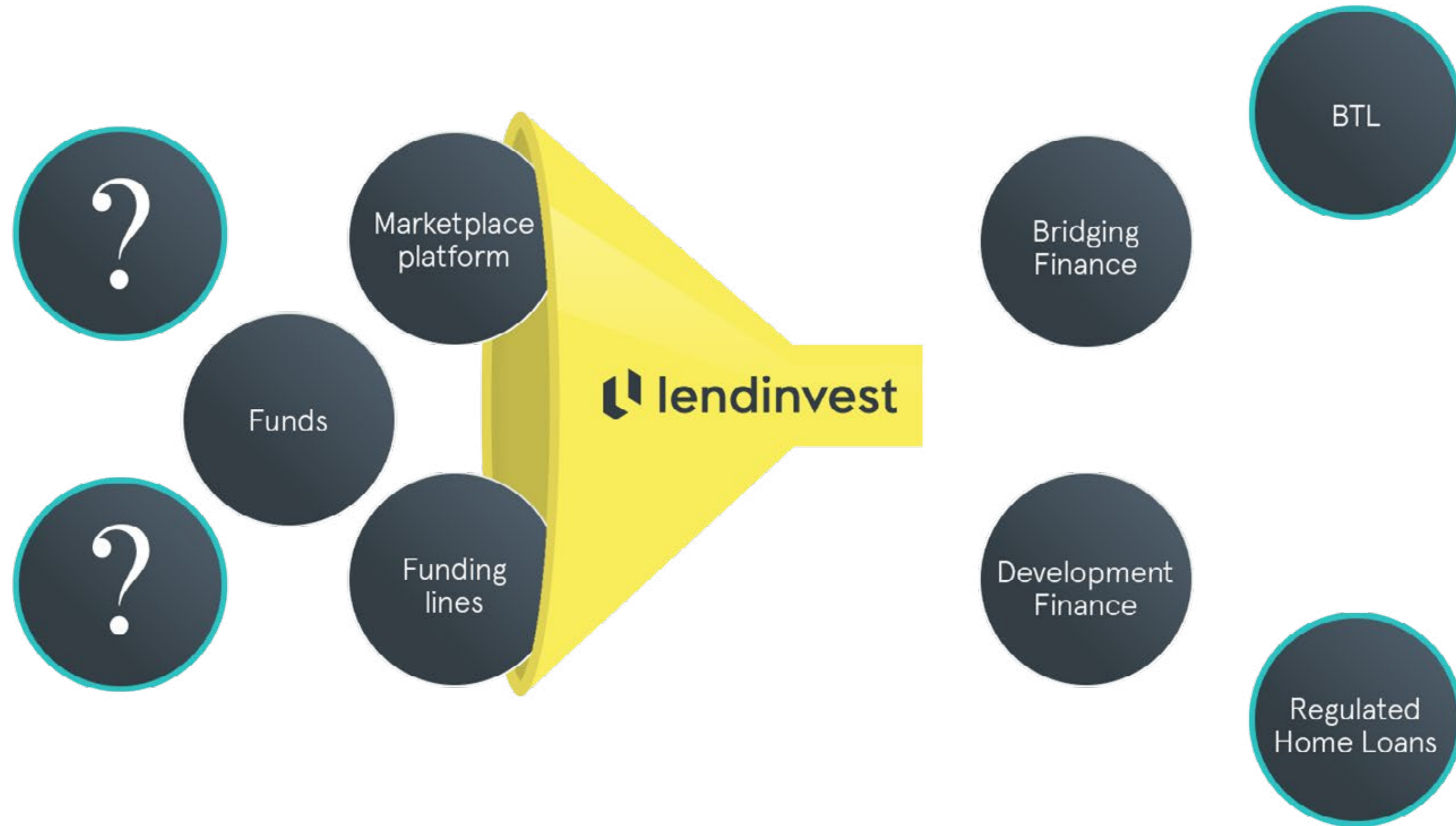
Development Exit

Loans from £250k to £5 million
LTV up to 70%
Terms up to 12 months

Often used for

Developments that have reached practical completion

The ambition



Thank You

Questions?

