



West One

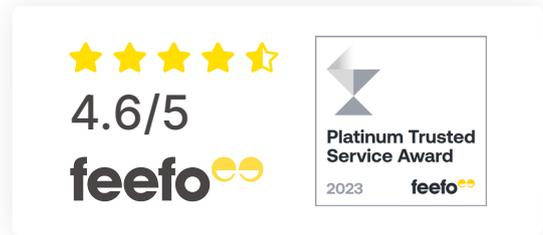


Development  
Finance

Product  
Guide

July 2025

# The West One Way



Our development finance range is designed for experienced property developers. We strive to develop closely held relationships to give property developer certainty of finance.

---



Integrated product portfolio - consistency throughout the property finance lifecycle



A unique approach to credit risk



A personal approach - treating every customer and case individually



Advanced technology



Over 15 years of experience in specialist finance markets

## Development Finance

Why West One

Development Finance

- > Ground up Development
- > Heavy Development

Contact us



# Why West One

This range is designed for experienced property developers looking to finance residential-led schemes. We strive to develop closely held relationships to give property developers certainty of finance which they can rely upon to successfully grow their business.

## Reasons to use West One Development Finance

- ▶ Residential led schemes (commercial aspect must be less than 35% of value).
- ▶ Funding up to 65% LTGDV and 85% LTC.
- ▶ Minimum loan size £1m.
- ▶ Maximum loan size £30m.
- ▶ Initial loan-to-value up to 70%.
- ▶ Funding 100% of build costs.
- ▶ Lending across England & Wales.
- ▶ Experienced developers – minimum of 2 successful projects prior.
- ▶ Developer's equity contribution provided at the start of the facility.
- ▶ No maximum unit cap.



# Development Finance

## Ground up Development

Purpose - Purchase of land / building that requires demolition.

Features	
Max LTGV	65%
LTV (Day 1)	70%
LTC	85%
Interest rate	from 5.00% + BBR
Min loan size	£1,000,000
Location	England, Wales
Max Term	24 months
Interest type	Rolled

### Criteria

Residential led schemes (commercial aspect must be less than 35% of the value).

Maximum loan size £30m.

Funding 100% of build costs.

Experienced developers with a minimum of 2 successful prior projects.

Developer's equity contribution provided at the start of the facility.

Minimum age is 18. No maximum age limit.

No maximum unit cap.

## Heavy Refurbishment

Purpose - Heavy works to an existing building.

Features	
Max LTGV	65%
LTV (Day 1)	70%
LTC	85%
Interest rate	5.00% + BBR
Min loan size	£1,000,000
Location	England, Wales
Max Term	24 months
Interest type	Rolled

### Criteria

Residential led schemes (commercial aspect must be less than 35% of the value).

Maximum loan size £30m.

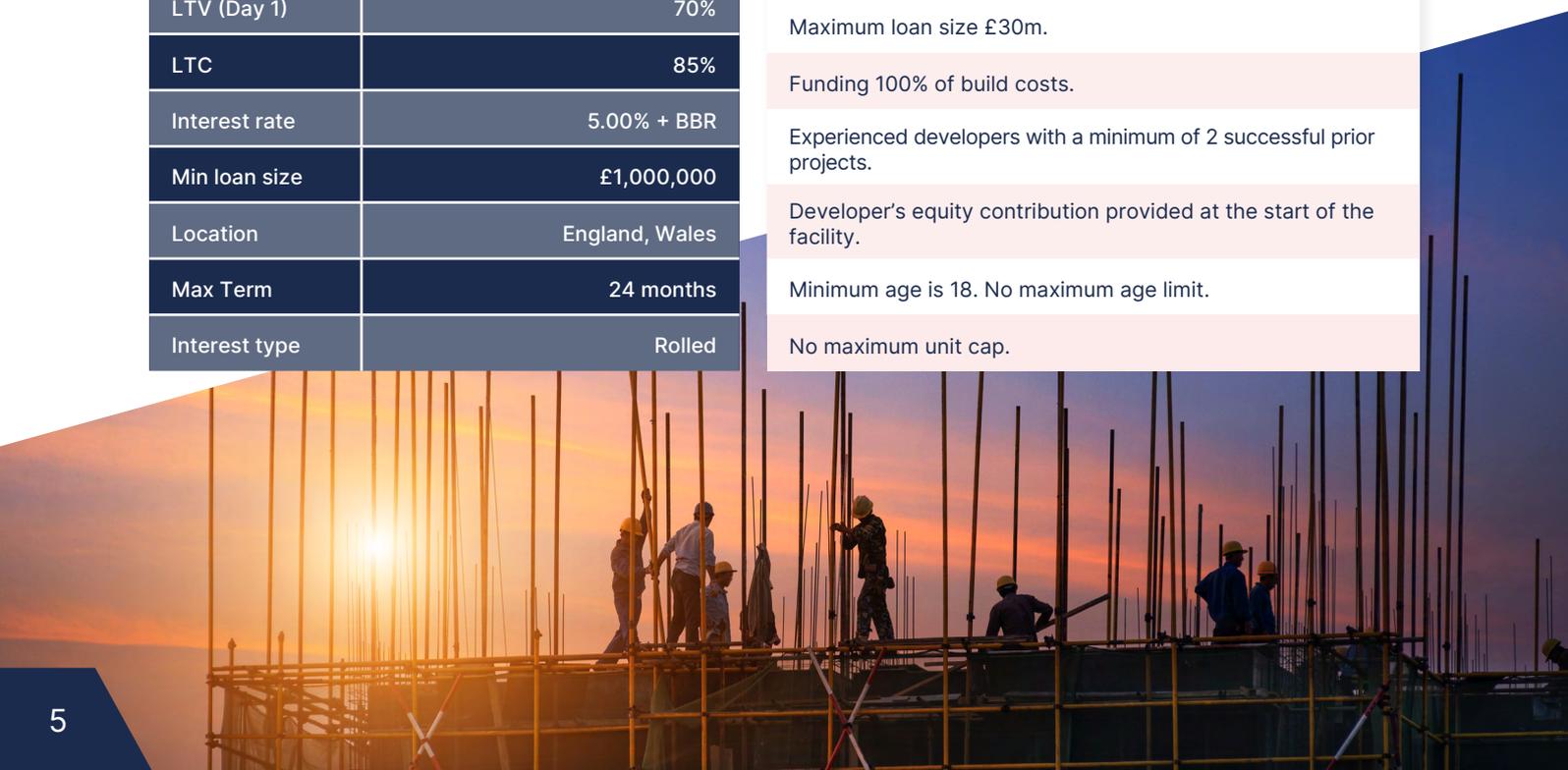
Funding 100% of build costs.

Experienced developers with a minimum of 2 successful prior projects.

Developer's equity contribution provided at the start of the facility.

Minimum age is 18. No maximum age limit.

No maximum unit cap.



# Contact us for more information

Email: [developmentfinance@westoneloans.co.uk](mailto:developmentfinance@westoneloans.co.uk)

Phone: 0333 1234556

[www.westoneloans.co.uk](http://www.westoneloans.co.uk)



**Guy Murray**  
Co-Head of Short-Term Finance

[guy.murray@westoneloans.co.uk](mailto:guy.murray@westoneloans.co.uk)  
+44 (0)20 3928 1815



**Thomas Cantor**  
Co-Head of Short-Term Finance

[thomas.cantor@westoneloans.co.uk](mailto:thomas.cantor@westoneloans.co.uk)  
+44 (0)20 3928 1822



**Michael Cunningham**  
Lending Director

[michael.cunningham@westoneloans.co.uk](mailto:michael.cunningham@westoneloans.co.uk)  
+44 (0)333 1234 556



**Daniele Alfano**  
Lending Director

[daniele.alfano@westoneloans.co.uk](mailto:daniele.alfano@westoneloans.co.uk)  
+44 (0)333 1234 556



**Natalie Aran**  
Portfolio Manager

[natalie.aran@westoneloans.co.uk](mailto:natalie.aran@westoneloans.co.uk)  
+44 (0)7818 798 887



**Chloe Livermore**  
Assistant Portfolio Manager

[chloe.livermore@westoneloans.co.uk](mailto:chloe.livermore@westoneloans.co.uk)  
+44 (0)7778 329341



**Daniel Hanlon**  
Assistant Portfolio Manager

[daniel.hanlon@westoneloans.co.uk](mailto:daniel.hanlon@westoneloans.co.uk)  
+44 (0)20 8736 2328



**Jamie Delane**  
Case Manager

[jamie.delane@westoneloans.co.uk](mailto:jamie.delane@westoneloans.co.uk)  
+44 (0)208 736 2308



find us on LinkedIn **West One Loans**



West One Loan Ltd is authorised and regulated by the Financial Conduct Authority, FRN: 510024.  
West One Development Finance Ltd is not authorised or regulated by the FCA.  
Certain types of loans are not regulated; for example loans for business purposes and certain buy-to-lets.