

TIME:CTC is designed to help business owners utilise or reinstate existing Business Relief (BR), allowing them to potentially remove their IHT liabilities, whilst maintaining control of their assets.

TIME:CTC's trading activities are primarily focused on secured property lending, however, it may also have the opportunity to commit capital into other asset backed businesses including wind energy, hydro energy, solar energy, biomass, forestry and self-storage.

The solution targets a return of 3% - 4.5% per annum.

### **Why property lending can offer attractive returns**

#### **HIGH DEMAND**

The withdrawal of mainstream banks from lending to the property sector, at a time when demand from developers to fund new projects remains solid, has boosted the market position of specialist property lenders.

#### **STABLE RETURNS**

Property lending offers predictable returns through interest and fees earned on each loan, which are agreed at the outset and contractually must be paid.

#### **RISK MITIGATION**

Loans are secured against the property on a first charge basis and where appropriate, additional security is provided through corporate and personal guarantees.



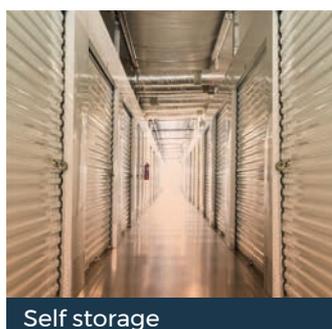
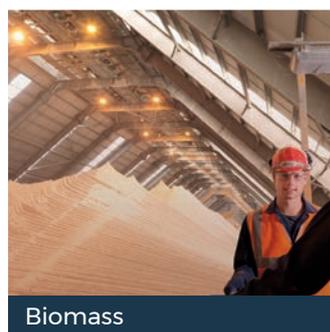
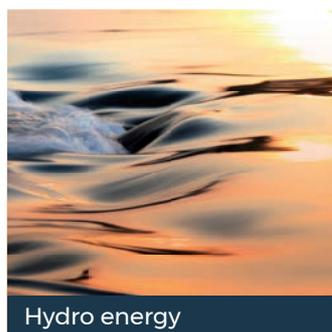
## TIME:CTC's approach to property lending

TIME:CTC provides loans to experienced borrowers in desirable locations. Loan finance is typically provided by our in-house lending team of six.

### Typical funding specification

- Loans of up to 65% of Gross Development Value (GDV) or 80% of costs, whichever is lower
- Development loans between £750,000 and £10 million
- Competitive interest rates and lending fees
- Loan terms of 12-24 months
- Unit sizes of £250,000 to £1 million

**TIME:CTC may also have limited opportunity to commit capital to other asset backed trades when the opportunity arises, including:**





## Lending example: Leatherhead

In January 2018, the property lending business completed a £2.9 million loan facility to refinance the purchase and development of a site in Leatherhead with sixteen apartments. The completed properties each had capital values of between £270,000 and £390,000, with all of the units available either via shared ownership or Help to Buy schemes.

The developer has a strong track record and had previously completed a site nearby. The loan facility provided by the property lending business was secured against the development site and was guaranteed by the principal behind the borrower.

## Summary of loan terms

Forecast sales value	£4,970,000
Agreed loan facility (including rolled up interest and fees)	£2,998,200
Loan to value	59%
Loan to cost	66%
Developer's equity contribution on loan	£832,000
Loan term	15 months
Annual interest rate on drawn balances	6.5% per annum
Arrangement fee	1% of loan amount
Exit fee	3.1% of loan amount

TIME:CTC fees	
Deferred AMC*	0.5% (inclusive of VAT)
Initial charge (no dealing fee)	3.5% + VAT (where applicable)
TIME's capped annual services fee	1.5% + VAT
Exit fee	1% + VAT
Minimum investment	£100,000
Minimum top up	£25,000

\* AMC will be deferred for the life of the investment, payable on exit if a 3.5% p.a return is met.

## TIME:CTC has a reassuring 20-year plus track record of achieving 100% relief from IHT for all qualifying investors.

### What makes our solutions different?

- Longest BR track record of any provider at 23 years
- Highest scoring MJ Hudson Allenbridge reviews
- Only exposed to UK assets
- Transparent investment strategy
- Winner of Best BR Investment Manager non-AIM at the Growth Investor Awards 2018 and winner of Investment Week's Best IHT Portfolio Service 2017/2018 for TIME:CTC's sister service for private clients, TIME:Advance



### Contact us

020 7391 4747

questions@time-investments.com

time-investments.com



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