



PROPERTY / DEVELOPMENT FUNDING ----- AND ----- STRUCTURED FINANCE SOLUTIONS (ALL SECTORS)

SCOPE & CRITERIA

V1.9

WHO WE ARE:

- ❖ Carter & Co. is a privately-owned, single-family office involved in property, funding, commodities, banking and trading. Property is our passion, and since 1988 we have been investing in, and developing property - mainly in the residential sector - both within the UK and overseas. A large part of what we do is in giving back, and helping people to reach their goals and dreams also. With a background of property, serial Entrepreneurship in multiple sectors, & professional sports, we are well placed to deliver in terms of expertise & network, adding value to your vision.
- ❖ Polygon Specialist Finance is part of Carter Family Office, working in tandem to provide World-class funding and finance solutions, across all sectors, and, Internationally – on a deal-by-deal basis.

WHAT WE CAN DO FOR YOU:

- ❖ As well as our property and development background, we have access to a wide array of quality private lenders, trusted brokers and private family offices / HNW individuals who are not available in the public domain; as well as Institutional and challenger banks, whom we can utilise to get you the most favourable funding options for your project(s).
- ❖ Property, like all other business sectors, is all about trust and relationships, and this is where we will act as master facilitators, and leverage our relationships to provide these favourable terms to you.
- ❖ As part of our strategy and commitment to building up long-term relationships with clients, we will also encourage and leverage all parties, to the effect of building and maintaining new funding lines, which is vital in the property game in terms of speed and delivery.
- ❖ As your organisation grows, we can facilitate cost-effective and highly efficient structured finance solutions. This allows you to grow effectively, to even greater heights and presence, using tried, tested and highly scalable methods to raise capital for your organisation and projects - whatever your sector.
- ❖ We can also engage personally, on a case-by-case basis, depending on our appetite, and usually after sight of past performance with our trusted partners on a more conventional basis. We do not offer senior debt personally, but may consider mezzanine finance, equity shares, or other deal structures, as above.



PROPERTY FINANCE MADE SIMPLE...

- ❖ We facilitate quality and timely property and development finance, to help expand your opportunities, extend your reach, and most importantly, support your business in building the funding lines to help you grow, via both conventional funding routes, and via structured finance solutions as you scale.
- ❖ We only engage with Principle lenders at management, board or CEO level, so will maintain deal integrity.
- ❖ Upon receipt of the required information, we will look to provide indicatives within 24-72 hours, or at least a reason why not, which will provide valuable feedback for refinement of deal-flow.
- ❖ **Our goal is to get you the best terms for your projects, and build new funding lines for your property business in the process. And with our strong development background, combined authority, and network - we are well placed to deliver. And as you scale, we can scale our solutions for you to suit your needs.**

CONVENTIONAL BORROWING GUIDELINES - UK, IRELAND (N.I. & ROI) & EUROPE:

TYPES OF BORROWING:

- Senior debt (up to 75% LTC) & Stretch Senior (up to 90% LTC) – minimum £1m / € - UK / Ireland.
- Mezzanine finance – minimum £2m / € - UK / Ireland.
- Bridging – Minimum £500k / € - UK, Ireland & EU.
- Equity & JV / “100%” – minimum £5m / € - generally only if whole stack is available – UK / Ireland.

GENERAL BORROWER / SITE CRITERIA:

- Sites with a good profit on cost - circa. 30%+.
- 3-5 years’ experience with a good CV and decent track record.
- Minimum equity equivalent to 10% of total cost for development finance – in cash or land equity.
- PG’s may or may not be required.
- No fixed return property funding or seed / crowd capital, unless we have a specific appetite.
- Exclusivity or engagement with us and / or transparency / sight of current term sheet(s) to beat.

CRITERIA FLEXIBILITY: We will extend discretionary flexibility where we see fit. Pre-planning subject to project, either on pre-planning product or via bridging finance usually, unless otherwise agreed. Rates / LTC / LTGDV / LTV are dependent on project, appraisal, security type, track record and stack etc. For Equity & JV / “100%” funding, we would require a good track record, trust and appropriate value / profit within deal(s) to be present.



STRUCTURED FINANCE & FUNDING FOR VERY LARGE PROJECTS (ALL SECTORS):

We can also deal with large project funding requirements for all sectors - from property to renewables - whether via a more conventional route, or via structuring a debt, equity or VC raise to suit your goals and vision.

If via a debt raise, our strategic partnerships allow us to offer you tried and tested experience in planning, structuring, adjusting and executing the right type of debt raise structure for your company - whether that be via a bond, ETN or loan note (getting this wrong can cause the raise to fail when you go to fill). We can facilitate all aspects of the debt raise via proven routes, where structures are created based on real-time investor feedback, centred around cornerstone investors, listed, and filled successfully in a high percentage of cases.

If via an Equity or VC raise, our Direct Funding route (for example on one of our partner platforms), will likely be most suited, whereby the whole process is geared towards dispersing allocated capital directly from the source of funds, to the rightful opportunities, that mutually synergise. Essentially providing quality capital to your organisation, to achieve the most efficient growth.

We have a separate Overview for Fund Raise. Please email Funding@thecarterfamilyoffice.com for more.

GET IN TOUCH...

- 1) Email: polygon@thecarterfamilyoffice.com with your requirements.
- 2) We will reply with a checklist of what is required in order to assess your project(s).
- 3) We aim to offer indicatives and / or feedback within 24-72 hours.

All contact will be deemed as confidential, and we will take advise as to your preferences here.

We look forward to doing long-term business with you, and to offering funding solutions that are of the utmost benefit to you and your business moving forward.

WANT TO BECOME AN INTRODUCER?

- We can pay for successful introductions.
 - You would need to present the client directly, and pre-qualify based on the above.
 - We are happy to engage under a fee share agreement or similar.
 - Please ask us for more details.
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LEGAL NOTICE: Carter & Co. / The Carter Family Office are not regulated by the FCA. We do not offer financial advice. We recommend seeking your own independent advice on all content and offerings before deciding. We offer / facilitate unregulated products, and facilitation to regulated products and services where necessary via our strategic partners. We accept no responsibility for the use or misuse of this information, or any subsequent damages. All content contained within is subject to variation.