

100% funding for residential developers, covering both acquisition and build costs with no debt/equity split..

Key Product Features:

- 100% Funding: Up to a maximum facility of £10 million GDC (excluding finance).
- Simple Profit Share: A true 50/50 profit split after interest.
- Transparent Rates: Interest has been reduced to 1.25% per month (15% per annum) on funds drawn. There is no arrangement, valuation, non-utilization, or exit fees.
- Developer Friendly: No personal guarantees (PGs) or cash input required. We also provide a 5% cost overrun guarantee and expedited drawdowns, including direct payment for "big-ticket" items like timber frames.
- Support Services: We offer assistance with procurement to drive down costs and active sales management to ensure timely exits.

Criteria for Consideration:

- Profitability: Minimum 23% profit on GDV (pre-finance).
- Project Scope: Entry to mid-level new build homes or flats (max value £750k per unit). We prefer 4–10 unit schemes with a maximum 18-month term.
- Planning: Full planning preferred; outline planning may be considered.
- Location: Within one hour of the developer's base.
- Experience: The client must have a proven track record of delivering similar schemes under their own business.

Initial Assessment:

To review a potential deal, please provide a detailed appraisal including:

- GDV breakdown (unit sizes and prices) and exact site postcode.
- Itemized costs: Build costs, professional fees, contingency, CIL, and S106.
- Day-one requirements: Land cost and SDLT (commercial or residential).

The model is specifically designed to help developers diversify risk, maintain momentum when capital is tied up, and scale their operations beyond their current cash capacity.

Book a discovery call to find out more

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