



## A LENDER CASE STUDY

We operate in the space of alternative lending similar to, and yet different from, peer to peer lending. We broker property deals between people who wish to borrow money and people who wish to lend money.

### OUR BORROWERS

are property developers, highly experienced and at the top of their profession. They want to borrow funds to top up bank lending for a *specific* property project

### OUR LENDERS

are people with a pot of funds ranging between £100k to £2m which they wish to put to work for them and earn interest by lending to our borrowers for a set period of time

The problem our Lenders face is that for over a decade banks have historically paid low interest rates on cash sitting in a savings account. As a result, lenders are looking for new and alternative ways to maximise their funds, with a good rate of return, in a relatively safe way.

Anne; a genuine lender, decided to loan £100,000 through Sapphire Lending. On average, over 5 years, her £100,000 has given her £20,000 extra income than her previous investments would have generated. She's had 300% more income!

She did this by repeatedly loaning her £100,000 to property projects, through Sapphire Lending. One such project was:

The conversion of a 7-bed family property in Portsmouth, which the borrower bought and turned into a 10-bed house of multiple occupancy (HMO). Anne put in part of her funds for an 18-month period.

Her capital and interest were paid back by the borrower via a remortgage based on the increased value of the property after conversion. Her funds were used to help with the refurbishment.

"I like the simplicity of (the) transactions, the paperwork is easy... and you have a copy of everything as well."

"I feel absolutely confident that I can recommend Sapphire Lending to anyone."

"The regular income is a real boost... it's nice to know that you've got regular income and that money you lent is working for you because, at the moment, there are very few options with banks..."

"Sapphire Lending value(s) a relationship with the Lender, which is what makes (them) different to other companies."

"... I know I can reach out to (Sapphire Lending) at any time... it's the fact that it's a small team... built up over a number of years... I've never had any problems, but I know if one were to come along... it would be dealt with... immediately..."

"I admire (Sapphire Lending) for (donating to B1G1: Life on Land)... because they need as much help as they can get, the wheel seems to have come full circle in conservation... there's going to be nothing left in a few years... it would make me choose (Sapphire Lending) over and above everyone else... because... it shows a caring side... so it shows (they're) not just running a business; it shows (they're) giving something back as well."

"I felt (Sapphire Lending) was very reliable because (they) explained things extremely well and I wanted security to know that the money I lent was safe and the return was extremely useful, much more so than other investments."

#### IN SUMMARY ACCORDING TO SOME OF OUR LENDERS:

Sapphire Lending is **reliable**, and your money will be **safe** | The return on your investment is much better than any bank could offer | Borrowers back up their loan giving Lenders **security** in their investments | Sapphire Lending is a small company that can be contacted directly | Lender's investments normally give a **regular monthly income** and contracts can be renewed | Sapphire Lending is 100% **trustworthy**, particularly as it is comprised of a small team that can be reached out to | They are straight down the line and you always know who you are dealing with | Sapphire Lending explain things simply and are both **reliable** and **trustworthy** – they strive to form good **relationships** and put those relationships at the **heart** of their lending

#### HOW TO BECOME A LENDER WITH SAPPHIRE LENDING

As a business we have set a benchmark to work only with clients with whom we have shared values, a similar style of communication and feel a connection. We value trust, reliability, fairness, integrity and consistency and we work on building life-long relationships with our lenders.

If you are interested or want to find out more about becoming a lender, please contact us:



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