

SUMMER EDITION | JULY 2019

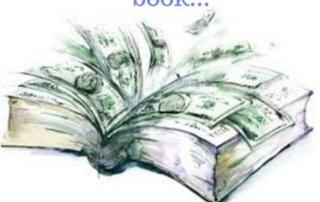
A LENDER CASE STUDY

Sapphire Lending...

Over the last 9 years we have helped create homes for people. Thanks to matching property developers with lenders we are proud to play a vital part in the development of new homes in the UK. Our target in the next 3 years is to have helped create over 300 good-quality homes in Britain.

We are also happy to announce that we have achieved 100% 'no defaults' which means every loan has been paid back in full, which continues to give Lenders more certainty in uncertain times.

what if you found a book...



that could make your business money?

stop scrolling and put the kettle on...



coming soon...



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 have lent is working for you because, at the moment, there are very few options with banks..."

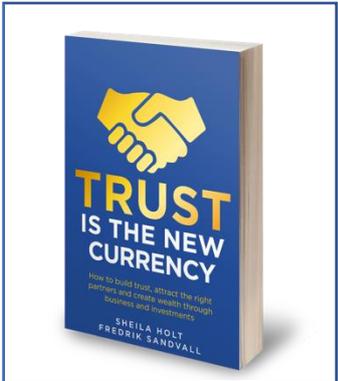
"Sapphire Lending value(s) a relationship with the Lender, which is what makes (them) different to other companies."

We recently put together a case study about one of our repeat Lenders. Here are some excerpts and a brief summary from that case study.

"... 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 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."

Remember... Our book *Trust is the New Currency* will be launched shortly! Keep an eye out for our marketing campaign on Instagram, Facebook and LinkedIn, where we are gradually releasing teasers, in the run up to launch day (soon to be announced!). A big "Thank You" to those of you who have agreed to help us with the book launch. We are very grateful. Our aim is to reach Amazon #1 best seller in at least 1 category on launch day.





Some of our giving stories through B1G1. Sapphire Lending has already made 1,993 impacts!

Giving story 1:

When we send out emails we plant trees to help save the habitat of endangered animals and birds. We've planted 6 trees in Indonesia to help endangered birds survive & 10 trees in Borneo to save Orangutans.

Giving story 2:

Every time Sheila has a real connection with a well-cared for dog in the UK we give dogs in India & Nepal medical help.

We've provided 3 rescued dogs with medication for safe sterilisation in Nepal & a further 5 animals with medical care. We've also funded 1,900 days of medical protection to vaccinate dogs against rabies in India and Nepal.

Giving story 3:

When we renew loans, we give meals to hungry and injured dogs in Nepal. We've given 67 meals so far this year.

Earlier this quarter we launched *our brochure* and we're thrilled with the look of the first edition. If you'd like a copy please request one, alternatively; if you know someone who could benefit from connecting with us please let us know so that we can send them a copy. Below is a "taster" from the brochure.

6 KEY REASONS TO WORK WITH US

1. We make things simple, transparent, easy to understand and clear

We value simplicity and making things transparent. We strive to make everything clear and simple. There's an ease of working with Sapphire Lending which brings a lightness and brightness to the serious and often over complicated business of finance.

2. We are an agile, business who make speedy decisions

We save time and make money for our clients with good and speedy decisions. We can appraise property deals effectively with our small, diverse team who talk to each other. The borrower knows when the funds will be available as we can negotiate and discuss project start and end dates, considering when capital is accessible. On average, if funds are available through our lenders, we can give the 'OK' to borrowers in less than 3 weeks.

3. Repeat business and no defaults

Forming lifetime relationships with our clients – both Lenders and Borrowers – we consistently have repeat business. This means most all of our lenders and borrowers over the years have stayed with us, project after project.

Historically 70% of our business from lenders is repeat business. Currently 100% of the ongoing projects is repeat business from lenders and borrowers.

We are proud to say that we've had no defaults and as a result, we have built trusted, lifelong relationships with our clients.

4. We are – the finance business with heart

This is our strap line. We put relationships at the heart of lending; forming lifetime connections with both lenders and borrowers. Money follows that trust, as proven in our repeat business.

The heart of Sapphire Lending is also dedicated to using business as a force for good and giving back to make the world a better place. We do this through being a global partner with B1G1 whilst also subscribing to goal 15 - Life on Land - which is part of the 17 United Nations Sustainable Development Goals.

5. We work at the intersection where trust, money and relationships coincide, offering possibilities

6. Sapphire Lending Ltd is authorised and regulated by the Financial Conduct Authority

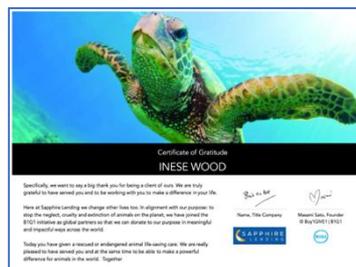
Firm reference number 718266

B1G1 AND OUR CONTRIBUTION

We want to say a big thank you to our clients at Sapphire Lending for helping us get one step closer to achieving our purpose: to stop the neglect, cruelty and extinction of animals on the planet. In our last newsletter we shared information about the B1G1 initiative.

Sapphire Lending are global partners: we donate to our purpose in meaningful and impactful ways across the world, together with our clients.

We are helping to fund the prevention of the extinction of endangered animals in the world and are so proud to be changing lives as a result. See some of our *giving stories*.



New Addition!

Meet the youngest member of Team Sapphire, born in May this year.

Congratulations to Vicki and husband Mat on the birth of their baby son Ben.

