



## Key Facts Sheet

### 18 Facts you should know about Sapphire Lending

- ❖ Sapphire Lending broker deals between people who have money and want to make their money work harder for them, and property developers who wish to top up bank lending for a specific property project
- ❖ As a broker Sapphire Lending is fully authorised and regulated by the Financial Conduct Authority, and has been since early 2017
- ❖ From the start of Sapphire Lending, over a decade ago, we have never had a default
- ❖ Much of our repeat business is a direct result of referrals
- ❖ Each loan is backed by security on properties
- ❖ We use the 5 Step Connection Method (step 1 Doorway; step 2 Financial Review; step 3 Application; step 4 Agreement; step 5 Drawdown) to ensure it is the right deal, for the right person, at the right time
- ❖ Sapphire Lending is made up of a diverse team of individuals who work together using business for good. We help solve the world's meaningful problems through our contribution to charitable organisations
- ❖ We save time for our Borrowers and we help our Lenders get their money working better for them
- ❖ We have a pool of Borrowers who are experienced developers with a strong track record in business and property. Currently we are looking for new Lenders to match our existing Borrowers

## **18 Facts about Sapphire Lending continued**

- ❖ There are no charges whatsoever to become a Lender
  - ❖ Lenders are paid monthly
  - ❖ Most of our Lenders repeat their business, rolling over funds from one project to another, either with the same Borrower or with a different Borrower
  - ❖ We can refer any potential Lender to our Borrowers
  - ❖ Sapphire Lending has no financial or legal connection to any Borrower. We can choose any potential Borrower who meets our borrowing criteria. We get paid a commission from the Borrowers
  - ❖ The Borrower is responsible for paying interest to the Lender directly
  - ❖ There are no arrangement fees for the Borrower
  - ❖ There are no exit fees if the Borrower's project finishes early
  - ❖ The heart of Sapphire Lending is dedicated to using business as a force for good, giving back to make the world a better place. We do this through being a global partner with B1G1. We are a firm believer in the 17 United Nations Sustainable Development Goals and support No 15 Life on Land. We also contribute to specific charities
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