



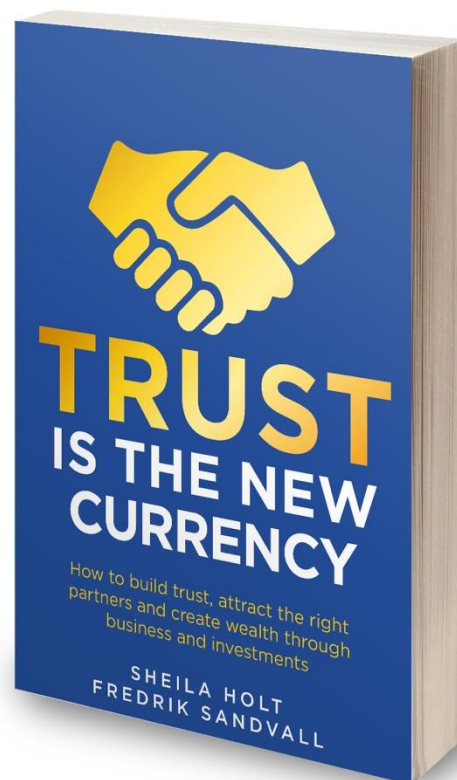
**The finance business with heart**

If you think it's all about lending, then think again. What it's really about is relationships, communication and trust. Our big vision is to use business as a force for good.



Sapphire Lending fits within the niche area of alternative lending, brokering deals between people who wish to lend money for a return on their investment and people who wish to borrow money

Sheila Holt | Founder and Managing Director of Sapphire Lending and co-author of Trust is the New Currency



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## WE SPECIALISE IN WORKING WITH 2 DISTINCT SETS OF CLIENTS:

### LENDERS

Individuals or businesses with a pot of funds ranging from £100k - £2m which they wish to put to work for them in a better way through lending to our borrowers and earning interest

### BORROWERS

Property developers, highly experienced, at the top of their profession who want to borrow funds to top up bank lending for a specific property project

### Lenders

**The problem our lenders face** with £100,000+ sitting in the bank is that of historically low interest rates paid by banks on savings. As a result, people are looking for new and alternative ways to maximise their funds, with a good rate of return in a relatively safe manner.

**The solution to our lenders problem is simple.** Through becoming a lender, you earn a set rate of interest per annum, which is a lot higher than the bank will pay. You lend your money for a period between 12 - 36 months to the property developer – the borrower. At the end of your loan period you get your capital back.

### Borrowers

**The problem our borrowers face** is 4-fold

- Bank lending based on algorithms as opposed to relationships and past borrowing history
- Lending inconsistencies across banks
- Often slow decision making by institutions
- High deposits are required

**The solutions to our borrowers' problems are simple.** Borrowing through us as an approved borrower you will experience relationships at the heart of borrowing, we make things simple with speedy decisions and are consistent and transparent. No deposits required.

"We have found Sapphire Lending a simple yet trustworthy way to invest money with a good monthly rate of return which surpasses the poor interest rates currently on offer ..."

"Working with Sapphire Lending has helped us to get fast processing of the borrowing cycle, which has saved us time and effort"



## THE 5 STEP CONNECTION METHOD TO BUILDING TRUSTED LENDING RELATIONSHIPS

### STEP 1 | DOORWAY

GETTING COMFORTABLE WITH  
EACH OTHER



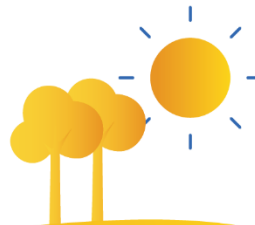
### STEP 2 | FINANCIAL REVIEW

UNDERSTANDING HOW IT WORKS; ID; CREDIT  
CHECKS; FINANCIALS



### STEP 3 | APPLICATION

WRITTEN DETAILS OF THE PROJECT  
AND LOAN AMOUNT REQUIRED; PERIOD  
AND CONDITIONS OF THE LOAN



### STEP 4 | AGREEMENT

THE LEGAL STUFF; AGREE ALL  
DATES INCLUDING START AND  
END DATES



### STEP 5 | DRAWDOWN

MONEY SENT AND RECEIVED; LOAN  
BEGINS; INTEREST PAYMENTS START



THE 5 STEP CONNECTION METHOD TAKES LENDERS AND BORROWERS THROUGH A SEQUENTIAL PROCESS, EACH STEP MATCHING THE NEEDS AND REQUIREMENTS OF BOTH SIDES. THE FIRST STEP HAS TO BE COMPLETED BEFORE PROGRESSING TO THE NEXT STEP. THESE STEPS ENSURE IT'S THE RIGHT DEAL, AT THE RIGHT TIME, FOR THE RIGHT PERSON.

**Step 1 | Doorway** is about the human connection between us and you the prospective client including outlook on life; finance; values; your take on social responsibility and giving back. Communication styles; energy; expectations of us as a business and of your counterpart – the lender/borrower. We aim to connect with you 4 or so times across several different contexts for you to get a sense of us.

“SL show their heart as a business and it's refreshing to experience great relationships and their social conscience in the world. It's always good to do business with companies who care, more than just about themselves and the money”

**Step 3 | Application.** Includes all the project details and finances including 3 exit strategies. How are you the borrower going to pay back the lenders? The property deal is then assessed. Is it all that it appears? Can the project afford to pay the fees for borrowing the money? Will it achieve the figures in the write up? Approved applications are then sent, via Sapphire, to the Lenders and they decide if they want to lend against it, or not!

**Step 2 | Financial Review** qualifies the lender or borrower financially. Proof of the provenance of the money to be loaned; have you as a potential lender done this before? A thorough financial review and credit checks plus CCJ's on the borrower; assets and liabilities assessed by an independent person. Is Sapphire Lending the right fit for you? Only when you, as a borrower or lender, pass step 2 can you progress to step 3.

**Step 5 | Drawdown.** The funds are sent direct from lender to borrower, keeping Sapphire Lending in the loop. Interest payments are set up and the loan period starts.

**Step 4 | Agreement** is where all the nitty gritty is confirmed by both sides: dates; length of loan; bank details; paperwork signed; agreement when the funds will be sent, and interest paid.

“Sapphire Lending offers a simple, fair service with flexibility”

There must be 100% agreement all the way through. This method leads to TRUSTED BORROWING and LENDING as well as LONG-TERM RELATIONSHIPS, which SAVES TIME and MAKES MONEY for both Lenders and Borrowers.

## 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



### 3 WAYS YOU CAN WORK WITH US

- As a Lender
- As a Borrower
- Become an Introducer of potential Lenders.  
(If you are a connector or networker this may be something for you)

If any of these 3 ways sound like you and you want to find out more please **contact us** to arrange a free discussion, where we can explain in more detail how things work.

**You can also sign up for our quarterly newsletter by emailing us**



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www.sapphirelending.com



www.trustisthenewcurrency.com



www.instagram.com/sapphirelending

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



"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."





“I have peace of mind in knowing that Sapphire Lending offers a personal, approachable service that I can trust.”

