



**Panacea**  
Finance Solutions

FACT SHEET

## Business loans of £50k-£1m, for up to 12 months, in the East Midlands

If you need fast funding, are based in the East Midlands and high street lenders are taking too long to make a decision (risking delays to your project) Panacea's highly experienced and knowledgeable principals will make a fast decision – instantly or within 24 hours – usually enabling you to draw down funds within a week.

Call: 01522 722292

Visit: [www.pp-finance.co.uk](http://www.pp-finance.co.uk)



Finance. Delivered.

## Your business

- Individuals
- Sole traders/proprietors
- Partnerships
- Limited companies (Ltd)
- Limited Liability Partnerships (LLPs)
- Special Purchase Vehicles (SPVs)

## Your projects

- **Development, renovation, refurbishment and conversion**
  - Residential, commercial and mixed property development
  - Single or HMO/multiple units
  - For commercial sale or for the business to occupy
- **Purchases**
  - Land, Property, Assets
- **Bridging**
  - Completion of auction purchases while you wait for the longer term lending
  - Funding while you wait for an asset to sell, or be refinanced
  - Funding for planning uplifts or grants
- **Business**
  - Cashflow
  - One-off projects

## Leadership Team



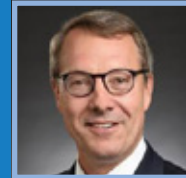
John Wilson



Steve Fletcher



Stuart Williams



John Williams

## What we do

Panacea is a principal lender and finance consultancy

- We find out as much as we can about your project by discussing it with you then researching it. If we can, we'll visit development sites that day.
- Panacea work out a cost for financing using our own funds and also look at other finance options you have, in the wider market.
- The decision is made and we fund the project as quickly as possible or refer you directly to a more suitable funder
- We help you plan for refinancing and exiting

## Why you should speak to us now

- Welcoming, friendly and knowledgeable
- Our directors are the key-decision makers that you will speak to when you call us, you have direct access to them, straight away
- Fast decision, within 24 hours, to minimise delays to your project
- We research the market for alternative funding – and tell you if another funder has a better option for you than ours. This is free finance consultancy.

### COMPLIANCE STATEMENT:

Whilst we are primary lenders for commercial lending, before we agree to lend our own money to you, we will undertake an appraisal of your circumstances to try and establish if more favourable options as an alternative to bridging finance, may be available to you. With your consent, we may refer you to a third party to assist further. PLEASE NOTE WE ARE NOT AUTHORISED BY THE FCA TO PROVIDE ADVICE ON MORTGAGES OR EQUITY RELEASE, BUT WE WILL REFER YOU TO A THIRD PARTY WHO CAN PROVIDE THIS ADVICE.

## Why it works

The banks and other specialist lenders limit lending for speculative property development below £1m unless you are in the south-east or part of a major conurbation.

Panacea fill this gap for builders and developers, specifically seeking out borrowers under £1m who need short-term finance and are in the East Midlands or other regions.

Our costs of funding are higher than banks or specialist property lenders, so when you talk to us, we will try to find you a deal from that part of the market. However, if that cannot be done, and the project is viable for both you and us, we will be able to lend on it – and that means you are in with a chance of profit after all.

One of our development clients summed it up very well when he said:

**"It has cost me more than a bank to borrow from you and fund the development, but the alternative was that it didn't proceed and therefore cost me nothing, but I then didn't make the £800,000 return that I have now made from the development as a consequence of borrowing from you."**

**Are you a bank, accountant, solicitor, property agent, broker or lender with a client like this?**

**CONTACT US**

**No exit fees**