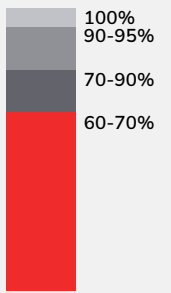
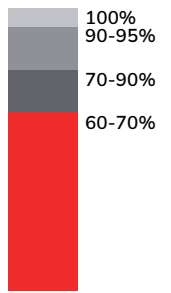
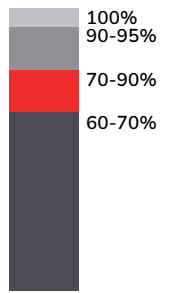
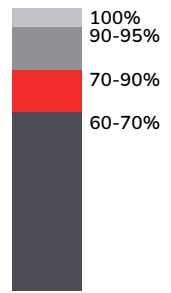
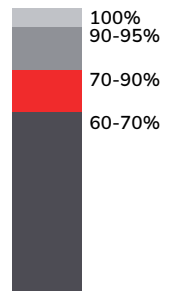
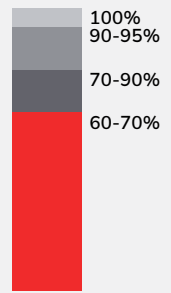


# Get constructive with your finance

Holden Capital Partners are a specialist, non-bank, lender to the property development sector. Since 2017 we have completed loan facilities exceeding \$400million across some 120+ projects.

Our funding capacity has recently grown and we are now providing loans up to \$15mil.

The project life cycle	Pre Construction	Construction				Post Construction
	Site Loans	Construction Loans		Pref Equity	JV Equity	Residual Stock
		Senior Debt	Junior Debt			
<b>Typical size</b>	\$1-15mil	\$1-15mil	\$1-10mil	\$1-10mil	\$1-10mil	\$1-15mil
<b>Rates starting from (%pa) for low gearing / low risk</b>	From <b>9.5%</b>	From <b>9.5%</b>	From <b>15%</b>	Add <b>5%</b>	<b>Profit share</b>	From <b>9.5%</b>
<b>Typical cost (%pa) for typical gearing / medium risk</b>	65%LVR - 9.95%pa	65%LVR - 9.95%pa	<88%LCR 18%pa			65%LVR - 9.95%pa
<b>Stretch Senior</b>	70%LVR - 10.4%pa (blended rate)	70%LVR - 10.4%pa (blended rate)				70%LVR - 10.4%pa (blended rate)
<b>Location</b>	Metro. Regional considered if strong sponsor and attracts a rate premium of an extra 0.25% - 0.50% pa					
<b>Turnaround Time</b>	1-2 days for term sheet	1-2 days for term sheet	1-2 days for term sheet	2-4 days for term sheet	2-4 days for term sheet	1-2 days for term sheet
<b>Position (gearing on end value)</b>						
<b>Line Fee for Construction</b>	HCP doesn't use a line fee structure for construction, instead it has a different approach. <a href="#">Read more about Interest Rate Drawdown here</a>					
<b>Loan Establishment Fee</b>	Typically <b>1.95%</b> , for under \$3mil it is more like 2.25% and for over \$9mil it can be 1.75%, dependant on deal complexity and credit risk etc					

LINK TO VALUATION PANEL →

LINK TO QS PANEL →

SUBMIT A SCENARIO →

Have any questions or wish to submit a scenario? Contact us.

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# Recently funded projects

[VIEW MORE PROJECTS](#) →

LOAN

**\$4.5m**

## 5 Townhouses

CLAYFIELD, QLD



**INTEREST RATE**

9.0%pa senior / 11.3%pa blended



**TERM**

12 months



**SECURITY**

Stretch Senior



LOAN

**\$10m**

## 8 Residential Apartments

BELLEVUE HILL, NSW



**INTEREST RATE**

10.6%pa senior / 11.7%pa blended



**TERM**

12 months



**SECURITY**

Stretch Senior



LOAN

**\$7.7m**

## 16 Industrial Units

REDLAND BAY, QLD



**INTEREST RATE**

9.6%pa senior / 10.6%pa blended



**TERM**

12 months



**SECURITY**

Stretch Senior



LOAN

**\$4.7m**

## Duplex

PUTNEY, NSW



**INTEREST RATE**

9.0%pa senior / 11.3%pa blended



**TERM**

12 months



**SECURITY**

Stretch Senior

