

CHRISTIE FINANCE REAL ESTATE

Specialising in bridging, development and long-term income producing assets on an investment basis

WHAT IS REAL ESTATE FINANCE?

The market has endured significant volatility in both appetite & pricing for trading businesses & to an extent, investments as well.

Real Estate Finance will always be a steady & assured path to secure capital when borrowers require it however, it is crucial to have a broker who can tailor a funding package specifically for your requirements. Christie Finance have been able secure competitive facilities for a multitude of clients this year, displaying our ability to support all clients, no matter how complex the requirement of funding may be.

Amongst the completions achieved this year, we noted that funding proposals have experienced an enhanced level of due diligence, coupled with constantly shifting sector appetites. This is where alternative solutions via our Real Estate have been invaluable to our clients. Below you will find numerous examples of how we have been able to assist our clients with funding requirements where traditional bank funding was not available.

WHY CHRISTIE FINANCE?

At Christie Finance, we are highly experienced in arranging short term facilities for all sectors & investment property types.

As an independent broker, we are not tied to any particular lender. We have established trust-based relationships with leading short term lenders. We make a real effort to keep up to date with market appetite as well as individual lender appetite. We aim to achieve the most competitive finance packages tailored to our clients requirements.



WHAT DO WE OFFER OUR CLIENTS?



DEVELOPMENT FACILITIES

With growing demand for new homes, flexible development finance is more important than ever. Whatever your development project, we're here to find the right funding solution for you.



BRIDGING FACILITIES

Short-term finance is a fast, flexible solution for securing businesses or freehold properties when time, trading history, or experience are obstacles. At Christie Finance, we'll help you secure a loan that's tailored to your needs.



RESIDENTIAL BTL MORTGAGES

Real estate investments are a cornerstone of the UK economy. At Christie Finance, we're fully committed to supporting real estate investors with their buy to let mortgage requirements.

IN 2024, THE CHRISTIE FINANCE REAL ESTATE TEAM COMPLETED THE FOLLOWING:

Number of
Deals Funded

28

Amount of
Debt Drawn

£31M+

Average
Completion Time

13 WEEKS

Our deals were recognised on the Bridging & Commercial 2025 Power List

BRIDGING & COMMERCIAL
MAGAZINE



OUR EXPERIENCE

ISTEPEARNING - LONDON

A corporate nursery operator, Isteplearning, approached CFRE to assist with managing cashflow whilst they were undertaking a series of acquisitions to expand their portfolio of 23 nurseries. Requiring funds within 10 working days, we arranged a 12-month short term facility for £1.1 million against five freehold nurseries and met their deadline.



CARE HOME REFINANCE

We were able to source a £1.2m facility over a 12-month period, to assist in the extension of a care home, which refinanced the client's existing facility and provided 100% of the development costs on a tranche basis. The facility was completed within 3 weeks of enquiry and the first tranche was delivered a week before Christmas.



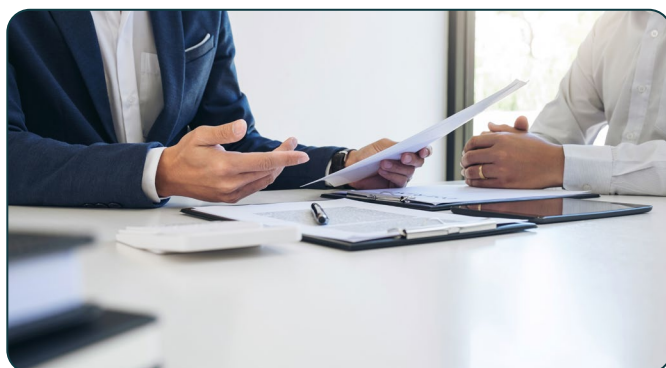
IBIS - BRADFORD

The closed 86-bedroom property formerly operated as an IBIS hotel. The CFRE team was able to secure funding for our client within just eight days of instruction, showing we can deliver alternative solutions for clients.



SHORT-TERM BRIDGING FACILITY

We completed a short-term bridging facility for a client who was looking to release capital from two of his pharmacies to assist with cashflow & further acquisitions. Funds were required within 2 weeks which meant we did not have time for conventional options through market funders. We delivered this within the timescales, using a private funder we work closely with.



CLIENT TESTIMONIALS

Here's what our clients have to say about our real estate team



I wish to thank Ram and the team at Christie Finance Real Estate for the tremendous job they did for us. They took the time out to understand our requirements, timelines and even deal breakers and structured a deal that suited us best. Ram took the time to ensure he was present at every sight visit with the funder and surveyor as fundamental support and guidance throughout the process and I cannot thank him enough for his assistance throughout.

Adeel Khan, Panyam Estates Limited



We would like to thank Ram and the Real Estate team at Christie Finance for arranging a great funding package for us. Our model is slightly different to the normal aparthotel operator and Ram took the time to understand it and ensure all parties involved had complete understanding of how we operated.

It allowed the refinance to complete in a timely manner with a lending partner who will support our future growth plans. We have used brokers in the past, but Christie Finance provided an elevated level of service which we can only thoroughly recommend.

Sarita Tuli, Managing Director of Lackawanna Limited



We'd like to thank Christie Finance Real Estate for arranging this refinance for us, we were very happy with the service they provided us despite numerous road bumps along the way, all of which were well navigated by them. At times we were unsure whether we would complete on time, but Christie Finance gave us the assurances we needed and delivered once again. I am glad we have now built a working relationship for the next few projects as well.

Jay Verma, Upton Park Homes Ltd



OUR DEDICATED REAL ESTATE FINANCE TEAM



RAM KAKAR
DIRECTOR
T: +44 (0) 7764 241 349
E: ram.kakar@christiefinance.com



ALEX MCMILLEN
FINANCE CONSULTANT
T: +44 (0) 7756 875 221
E: alex.mcmillen@christiefinance.com



MAX MALLINSON
FINANCE CONSULTANT
T: +44 (0) 7561 115 185
E: max.mallinson@christiefinance.com

RCC Business Mortgages plc, trading as Christie Finance, is authorised and regulated by the Financial Conduct Authority. Our Firm number is 709982. Not all types of business we undertake is authorised and regulated by the Financial Conduct Authority. Christie Finance operate as an intermediary and are not a principal lender.

