

Construction Finance



How we can help your business

Construction Finance offers fast access to working capital for a wide range of businesses within the Construction sector.

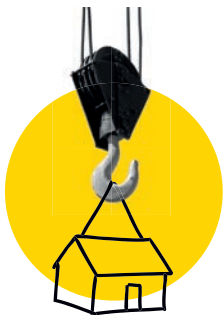
Whatever your individual requirements are, we'll work with you to understand your business needs and design a funding facility to meet them.

Finance that supports your growth ambitions

The Construction industry faces its own set of unique challenges and cash flow issues can arise due to the cost of materials and extended and unpredictable payment cycles.

If you're looking for a finance solution to support and help you grow your business, then allow us to help take the pressure off. We'll work with you to identify the products that best support your needs and help you navigate this complex environment.

At Aldermore we provide practical, flexible finance, designed for growing businesses. Our Construction Finance offers contractors and sub-contractors fast access to working capital advanced against your unpaid billing, giving you extra confidence to take on new projects and focus on developing your business.



A funding solution designed for the construction sector



An expert team



Dedicated Relationship Manager



Access to industry experts

Construction Finance at a glance

- **Timely access to working capital:** funding is advanced against your uncertified applications for payment or staged invoices, usually within 24 hours, giving you an invaluable safety net for any unexpected late payments or project delays
- **An expert team behind you:** we'll apply our long established track record with contractors and invest the time to help your business
- **Peace of mind:** our understanding of your contracts could help identify any potential issues before they happen
- **A personal service:** your dedicated Relationship Manager will be on hand to provide ongoing business support, as little or as much as you need
- **Flexible benefits:** should you need them, you'll have access to quantity surveyors, dispute resolution and other industry-specific experts
- **Transparent:** we'll keep you informed every step of the way, clearly explaining how the facility will work and what it will cost

Aldermore

0333 999 3378

aldermore.co.uk/constructionfinance

Is Construction Finance right for my business?

Construction Finance could help your business if:

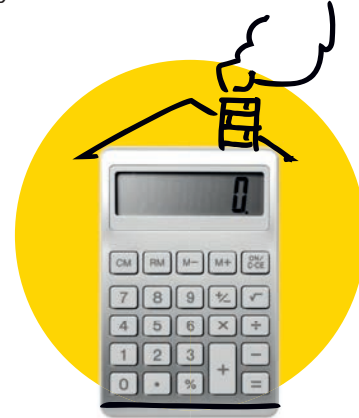
- You are a contractor or sub-contractor in the construction sector
- You have a need for working capital
- You have an annual sales turnover typically above £250,000



How much will it cost?

When we work with businesses like yours to create bespoke funding packages, we always agree our costs and terms upfront.

Our charges are competitive and totally transparent, and will be outlined in your finance agreement. You'll also receive a Client Guide, which will detail any additional fees that would apply for services you may need or use. An arrangement fee will also normally apply.



How does it work?

Once your facility has been approved, accessing your money is simple:

1. Submit your billing to us – this can be staged invoices or applications for payment – even before they are certified by your customers
2. We release an agreed percentage of the value to you (minus our fee), usually within 24 hours
3. Once your customer makes a payment to us, we release the remainder to you
4. We recalculate the funds available to you after every transaction so you always know where you are

Why choose us

Flexible & Transparent with an upfront made to measure proposal for your business, that includes a clear structure of your funding and pricing, so you know exactly what you're getting.

Day to day support from dedicated locally based Relationship Managers who are on hand to help you as little or as much as you need.

Part of your team we understand business isn't always straightforward. We really get to understand your plans and ambitions, which means we can support both steady growth and ambitious go getters.



They have a great reputation for looking after clients, and we always get a positive response from our clients about Aldermore. They are upfront and honest, from the sales team through to operations.

Gary Cain, Reach Commercial Finance – independent financial brokerage

See how we've helped our clients grow

Visit our website at www.aldermore.co.uk/businessfinance to find out more about our products, case studies and how we can help.

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Subject to status. Security may be required. Any property or asset used as security may be at risk if you do not repay any debt secured on it.

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