



## CASE STUDY

# Clifton, Bristol

PRODUCT TYPE  
Bridge - purchase

TERM  
12 Months

PROPERTY  
Eco Home

EXIT  
Refinance on to  
development finance



### Outline

The borrowers, a local husband and wife team, were looking to purchase a vacant plot of land in the sought-after area of Clifton in Bristol. The vision was to build an Eco home that includes the latest green technologies such as solar panels, rain collection, low water flow taps and a flat living roof designed to provide a habitat for insects and wildlife.

### Process

Thanks to funding provided by Black & White Bridging, the clients were able to purchase the land for the site, a small car park, and complete the ground-up development of the large 4 bedroom Eco home. The property aims to make a 20% reduction in the total CO2 emissions as detailed within Bristol's Climate Change and Sustainability Practice Note.

### Conclusion

The loan amount over 14 months for the development is £713,827.40 with the intended exit being the sale of the property. The house is set to be fully completed by September 2023 and will be available to purchase for approximately £1.8m.

#### “ BROKER

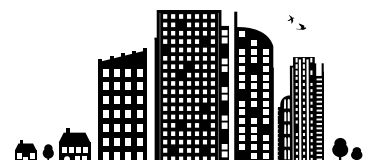
The Senior Lending Manager Heather was great in allowing me to understand where we were up to, along with doing all that she could to get completion over the line. Thanks to the whole team at Black & White who allowed for a smooth couple of weeks prior to completion. ”

Rob Williams, Cornerstone Finance

#### “ LENDING TEAM

From start to finish, the broker and borrower were instrumental in furnishing us with as much information regarding the property and project as possible. It was great being able to assist local developers with this eco-development, supporting the local community by meeting the requirements for lower carbon emissions, and more energy-efficient homes. ”

Heather Hancock, Senior Lending Manager



Truly transparent lending with no grey areas

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