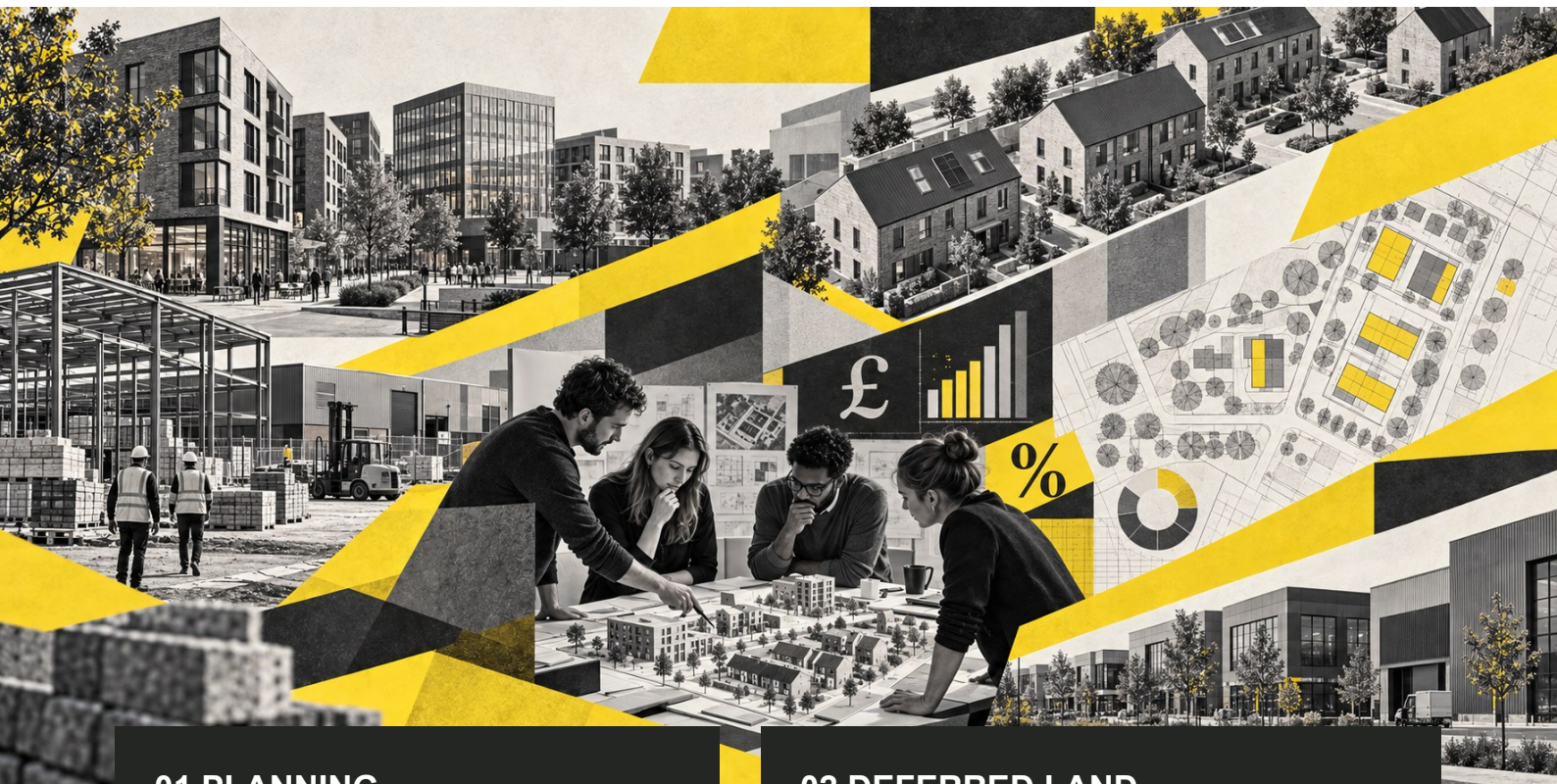


LAND UPLIFT

Shining a light on two tools I've used recently with clients.



01 PLANNING UPLIFT

02 DEFERRED LAND PAYMENTS

Different tools. A shared purpose: exploring a workable funding structure for a viable development.

Always subject to proper underwriting and due diligence.

Planning uplift. A different starting point.

3

LIVE PROJECTS

A fresh perspective
on day-one equity.

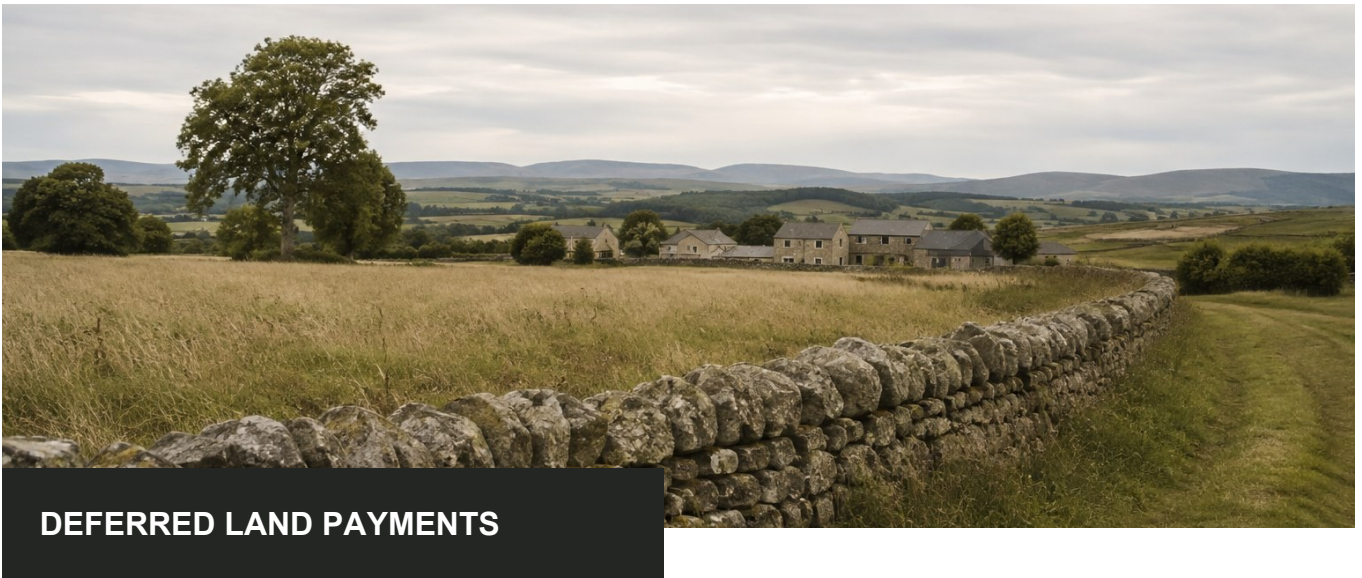


I am working on three live projects where the lender is comfortable assessing day-one funding and the equity contribution against the land value reflecting the planning uplift.

For the right scheme, recognising that value can ease the requirement for fresh cash equity. That can be a game changer.

Uplift is not cash in the bank. The value accepted and cash still required depend on the lender, valuation and full assessment. These remain live proposals.

The "landowner bank". Another tool to explore.



DEFERRED LAND PAYMENTS

A landowner may agree to receive some or all of the price later, reducing the initial cash payment for land.

I can work with the client and their advisers to explore whether the timing can support delivery while properly reflecting the landowner's position and risk.

Payment triggers, security and repayment priorities need to be clear. If combined with planning uplift, all deferred liabilities must be reflected in the funding assessment.

The fundamentals still come first.



I can support clients in testing whether a scheme is commercially viable, bought well and structured properly, before exploring how these tools might fit.

VALUE Supported valuation, planning position and remaining obligations.

DELIVERY Credible demand, realistic costs, contingency and a deliverable programme.

CASH Complete cashflow, sufficient resources and a workable repayment strategy.

Case by case. Always subject to underwriting and due diligence.

Exploring the options, together.



I can work alongside clients, valuers and other advisers to capture the proposal in the round and explore what is possible.

DEVELOPMENT

What can be delivered, at what cost and when?

BANKING

How do cashflow, security and repayment fit?

VALUATION

What value does the evidence support today?

Together, that expertise can increase the art of the possible.

Practical support. A shared perspective.

I can help you explore the options for your land or development project, working collaboratively with you and your professional team.



THE GBR ACADEMY

Learn to think like a developer.

The same practical perspective runs through The GBR Academy: understanding how land, planning, viability, valuation and funding work together.

To discuss a project or hear more about the Academy, give me a shout.

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