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## Funding For New Commercial Developments

### By Abbots Finance

There's no slow-down in the number of commercial developments, both out-of-town and in city centres. Most commercial development consists of units that are refurbished or newly built and then sub-let to companies. It is this sub-letting that is often the key to obtaining good levels of development finance.

Commercial developments include:

· Office space · Production areas · Warehousing · Leisure facilities · Retail outlets

Anything that houses a business of any type is categorised as a commercial development, and getting funding for these developments can be difficult. Choosing a specialist finance company can help, but they expect to see detailed plans that show how the development will progress and the type of returns the developer is expecting:

· Use - the finance provider will want to know what uses you are planning for the development as this will have an impact on the chargeable rents.

· Pre-let - it helps if some or all of your development is pre-let as this gives your lender some comfort as to returns and also helps to calculate what those returns will be.

· Sales - if you are planning to sell the whole development to an institutional or long-term investor, you should make this clear to your finance provider. This type of guarantee can encourage providers to lend you a greater percentage of the total cost.

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- Project management - finance companies expect commercial developments of any scale to be properly and professionally managed. They will want to see evidence of past successes in this field, or something that suggests that the project team will be able to complete the development on time and on budget.
- Funding levels - the lender will obviously need to know how much money you want to borrow and see evidence of your plan to repay the loan. For this reason it is vital that you have prepared a detailed budget and that you show a forecast return on yours and their investment.

Buying and developing commercial property is not without its hazards, but with the right financial backing, a clear plan and experienced people on the project, a successful commercial development is achievable.

Abbots Finance specialises in development finance for residential and commercial projects. Visit our website by clicking on

<http://www.abbotsfinance.co.uk>

## **How You Can Make The Most Of Development Land**

### **By Abbots Finance**

If you have decided to buy some land for development, either as a full-time commercial venture, or as a one-off, you will need to look at the ways that land can make the best return for you.

Before you buy

Don't buy land without checking some key facts first. Firstly, check what sort of development is permitted on the land. Planning regulations may rule out residential development for example, whilst commercial uses may be limited to certain sizes or purposes. Knowing what you can put on your land helps you when negotiating the purchase and when planning for the future. Also check whether there are plans for any developments similar to yours nearby. If one plot of land is for sale, its possible that there are several on the market and selling your development will be harder if it faces competition close at hand.

### Residential

If you decide to build a residential development, you need to obtain appropriate funding and have your plans passed by the local authority. This applies whether you are building a single property or a multi-dwelling site. You must have planning approval before you start and you must make sure that you can connect the relevant utilities to your site. Careful planning before you begin a development is crucial to its overall success.

### Commercial

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There are several uses for commercial property. You could decide to build a warehouse or storage facility where you can rent units to local businesses at a reasonable price. If your land is in a good location, you might think about creating a leisure or retail development, which raises good rents but may face opposition from local residents during the planning process. Alternatively, you could build new office space, attracting local companies through targeted marketing, clever use of space and ease of access.

The use you make of your development land has an effect on the returns you can make from it. It's important to consider your options before you buy the land, because a development finance company will want to see your plans and your forecast returns before it lends you any money for your project. Use your experience and the expertise available to you to make the most of your development land.

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