



# WEALTHOUSE FINANCE LIMITED

## **OBJECTIVE:**

**We aim to provide you with the best possible structured financial services to meet your needs. Our goal is to ensure your satisfaction and help you achieve your financial goals.**

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## **INTRODUCTION**

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We specialize in helping businesses and entities secure financing for their projects through various means, such as debt financing, equity financing, private placements, and project funding. Our team of experts is experienced in navigating the complex world of finance and can provide tailored solutions to meet the specific needs and objectives of our clients.

Additionally, we have a network of strategic partners and investors who are actively looking for investment opportunities in different sectors and regions. This allows us to connect businesses and projects with potential investors or partners who can contribute the necessary capital and expertise to ensure their success.

Our approach is based on professionalism, integrity, and confidentiality. We understand the sensitive nature of financial transactions and prioritize our client's privacy and security. Our team works closely with each client to understand their unique situation and create a customized strategy to achieve their financial goals.

Whether you are an individual, group of individuals or a business looking for financing or an investor seeking attractive investment opportunities, Wealthouse Finance Ltd., has the expertise and connections to help you succeed. Contact us today to learn more about our services and how best we can assist you.

Besides, we are committed to providing transparency, trust, and integrity in all our interactions. We prioritize open communication and ensure that our clients have a clear understanding of their financial plans and investments. Our clients' best interests always come first.

At Wealthouse, we strive to be our clients' trusted partners for life, empowering them to achieve their financial dreams and enjoy peace of mind. With our comprehensive services and personalized approach, we are confident in our ability to help clients navigate the complex world of finance and achieve success.

## 1) BANKING FACILITIES/KTT-TELEX – MT103 ONE WAY:

We offer consulting services for banking licenses, EU FIN License, SWIFT, IBAN, and major bank accounts in Europe, offshore bank accounts, KTT telex, Visa and MasterCard setup, correspondent accounts, and banking software solutions.

[Do you want to open an offshore bank account?](#)

[Do you want to open a US bank account?](#)

[Do you want to open a European bank account?](#)

[Do you want to set up your KTT telex with a bank account?](#)

**We can advise, receive and sent KTT Telex on your behalf.** We can provide you with a bank account in which the KTT funds can be placed. Please note that this Bank account cannot access the Swift Banking system. KTT set up, bank account where the funds will be managed, etc is a gradual process. Please contact for detailed information.

**Bank Instruments:** Are you having difficulties financing your bank instruments (SBLC/MTN/BG/LC/PN)? We can help to block the instrument and release funds subject to authentication and acceptance.

**Government/State Projects:** Projects of any size can be funded against appropriate collateral instrument/s such as sovereign bond or an acceptable bank commitment.

## 2) MORTGAGE FACILITIES:

We can facilitate mortgages secured on all types of commercial, residential properties and land:

- Some lenders would not require business accounts
- We can provide mortgages in England, Scotland and Wales.
- Loans funded up to £10 Million or more considered.

- Funds available to limited companies (UK and offshore), pension funds, SIPPS, SASS, partnerships, sole traders and private individuals.
- Competitive rates - 3 months to 30 years.
- Loan to value - up to 95% LTV
- Status and non-status borrowers accepted.
- Any type of freehold property or long leasehold accepted as security.
- Land with or without planning permission accepted.

### **3) DOCUMENTARY LETTER OF CREDIT/DLC:**

At Wealthouse Finance Ltd., we can offer assistance with import-export finance, specifically in the area of documentary letters of credit (LCs). LCs are a secure way to pay for foreign imports, but sometimes banks may not issue an LC if you don't have a credit line with them or if you've reached your credit limit.

We can help increase your LC capacity without affecting your existing bank lines. This means that even if your own bank can't issue an LC, we can still assist you in obtaining one. Additionally, we understand that capital can be tied up during the period when your supplier is producing the goods. We can provide capital to bridge this production time and commit funds only after the goods are produced.

By utilizing our services, you may only need to use your own capital for a short period when shipping documents are ready and need to be paid for. This allows you to free up your capital faster and increase the number of times you can turn it over. Your business volume may double or triple if you process more transactions.

While we can't create demand for your products, we can help you satisfy existing demand by providing the necessary financial solutions. If you're interested in leveraging import-export finance to improve your bottom-line credit facility, please contact us today and we will take care of the rest.

We look forward to partnering with you and assisting you in growing your import-export business.

### **4) REFINANCE:**

Wealthouse Finance Ltd. is a financial company that specializes in providing funding solutions for property developers and individuals looking to finance their real estate projects. We offer flexible and high-value lending options that cater to the unique needs of our clients. Here are some key features of our services:

**1. High Lending Ratio:** Unlike traditional lenders, we can provide funding up to 90% of your project costs, allowing you to access a larger loan amount and potentially complete your project more efficiently.

**2. Multiple Advances:** We offer multiple further advances throughout the development cycle, meaning you can access additional funds as you progress with your project. All we need is an updated valuation to release more funds, without the need for expensive reports.

**3. Tailored Funding:** You only pay for the funds you drawdown, not for the overall facility. This allows you to customize your funding according to your schedule of works, keeping your finance costs to a minimum and maximizing your flexibility.

**4. Alternative to Banks:** Even if you have exhausted your credit limit with banks, we can still provide funding for property developers, giving you an alternative solution for your financing needs.

**5. Hands-Off Approach:** We have a hands-off lending approach, allowing you to manage your own development and contractors. Previous experience is not essential, making our services accessible to developers of all levels of experience.

**6. Joint Venture (JV) Funding:** For larger projects, we offer JV funding where we can consider providing up to 95% of the project costs. This option is available for property developments and refurbishments throughout England and Wales, with an interest charge of 8% per annum.

**7. Mezzanine Funding:** We also provide mezzanine funding, which is a loan that sits behind senior loans. This enables developers to take on more projects and expand their portfolio.

**8. Bridging Loan Refinancing:** We can refinance existing bridging loans and provide funds quickly, allowing you to restructure your financing and potentially access additional funds for your project.

**9. Loan Amount and Rates:** We offer loans ranging from £100,000 to £10,000,000 or more, with competitive rates starting from 0.89% per month. Each application is reviewed on an individual basis to tailor the financing to your specific needs.

**10. Variety of Projects:** We consider funding for any type of project within the UK, including Scotland. Whether it's land purchase, refinancing, or new builds, we are here to support your real estate endeavours.

**11. Flexibility in Charges:** we aim to provide efficient, flexible, and tailored funding solutions for property developers and individuals looking to finance their real estate projects. Contact us today to discuss your financing needs and explore how we can assist you in achieving your goals.

## **5) PROJECT/ASSETS FINANCE:**

Wealthouse Finance Ltd. is a financial company that offers a wide range of financing solutions for individuals and businesses. Some of the services they provide include:

**1. Assets Finance:** We have the expertise to offer loans to start a business in the UK, with rates starting from 3.6% per annum. Loans can range from £5000 to £500,000 and can be either unsecured or secured. Some lenders do not require credit checks, as they lend based on equity.

**2. Business lines of credit:** We have the expertise to provide unsecured business loans and working capital to SME clients within and out the UK.

**3. Unsecured personal loans:** We have the expertise to offer unsecured personal loans from £1,000 to £25,000, with a minimum annual income requirement of £7,200 gross. They can consider clients with slightly adverse credit and accept various employment statuses.

**4. Unsecured business loans:** We have the expertise to provide unsecured business loans of up to £500,000, with rates starting from 3.5%. The loans can be used for various business purposes and are agreed and paid within 72 hours.

**5. Finance for professionals:** We have the expertise to facilitate finance for professionals such as architects, surveyors, accountants, solicitors, dentists, vets, opticians, and healthcare professionals. The loans can be used for purposes such as tax payments, VAT loans, consolidation, buy-ins/outs, and refurbishments. Loan terms range from 3 months to 6 years.

**6. Contract/Trade finance:** We have the expertise to offer funding for customers who have confirmed orders to supply. This allows customers to pay suppliers and receive goods while invoicing their own customers. Loans can be repaid as the goods are sold, and they accept seasonal businesses or those with large one-off orders. Loan amounts range from £25,000 to £1 million.

**7. Leasehold accepted as security:** Some lenders can consider leasehold properties as security for a business loan.

**8. LC facilities:** We have the expertise to provide LC (letter of credit) facilities for clients involved in buying and selling globally.

**9. Equity, Debt funds, and Social funds:** We have the expertise to offer equity funding between £50,000 and £250,000 for eligible early stage or established businesses. They also have a Social Impact Accelerator program that provides loans of £100,000 to £1,000,000 to regulated social sector organizations with a focus on the UK.

**10. Charity funding:** We have the expertise to provide funding for churches, mosques, and other charities, with amounts starting from £25,000. A deposit of 20% to 40% may be required depending on the property.

**11. New startups to established businesses:** We have the expertise to support a startup/s as well as established businesses with turnover up to £25 million.

**12. Distressed cases:** We have the expertise to consider distressed cases, including those undergoing Company Voluntary Arrangements (CVAs).

**13. Debtor Protection:** We have the expertise to offer debtor protection services at competitive rates.

**14. Factoring:** We have the expertise to provide a comprehensive support service for factoring, which includes funding, managing the sales ledger, credit control, and sending customer statements.

Overall, **Wealthouse Finance Ltd.** offers a range of financing options to meet the needs of individuals and businesses within and outside the UK.