



# Capitalflow

BETTER FINANCE, BETTER BUSINESS

# Property Finance



# Property Outlook 2020



The Capitalflow Property team has enjoyed a very busy year in 2019, with the volume of enquiries and completed deals continuing to grow year on year with the level of enquiries exceeding €600m this year alone. We have received proposals from a range of clients, from high net worth individuals, investors, pension investors to family offices who have sought finance to acquire new assets, refinance their loan facilities from their existing debt provider or seeking an equity release from their assets. We have found this year, while the private investor is keen to engage in the market, they are focused, on seeking opportunities, where there is perceived value. While Brexit uncertainty and a pending General Election in spring, may have some impact on the market, we believe there will be continuing appetite from Investors to purchase well priced assets in 2020.

Thank you for all your assistance during the year and we look forward to seeing you in 2020!

Colum Breslin, Managing Director, Capitalflow Property Team



# SAMPLE COMPLETED DEALS 2019



**LOAN AMOUNT €5M**  
**TERM LOAN**  
**MIXED ASSET PORTFOLIO**  
**DUBLIN REGION**

Funding the purchase of seven properties, a mix of both residential and commercial properties.



**LOAN AMOUNT €300K**  
**TERM LOAN**  
**RESIDENTIAL PROPERTY**  
**SOUTH DUBLIN REGION**

LTV 25%, Ownership through the Isle of Man. The deal closed within nine working days of meeting the client.



**LOAN AMOUNT €1M**  
**TERM LOAN**  
**RESIDENTIAL PROPERTY**  
**SOUTH DUBLIN REGION**

Funding of 3 residential properties in Dublin requiring refurbishment, LTV 75% at the point of acquisition with a further €300,000 provided to complete the refurb programme, Referred through an existing client.



**LOAN AMOUNT €1.7m**  
**BRIDGING LOAN**  
**RESIDENTIAL PROPERTY**  
**NORTH DUBLIN REGION**

Acquisition and refurbishment of a property located in North Dublin. Interest funded on a monthly basis.



**LOAN AMOUNT €350K**  
**TERM LOAN**  
**RESIDENTIAL PROPERTY**  
**GREATER DUBLIN REGION**

Part-fund acquisition of a property purchased at auction; LTV of 65%, Deadline to close was four weeks.



**LOAN AMOUNT €1.2m**  
**TERM LOAN**  
**RESIDENTIAL PROPERTY**  
**CORK REGION**

Refinance of an existing pillar bank loan and part-funding of a commercial property. LTV was 70% over 25 years. 3 week completion time.



**LOAN AMOUNT €1.7m**  
**TERM LOAN**  
**RESIDENTIAL PROPERTY**  
**NORTH DUBLIN REGION**

Refinance of a pillar bank loan & part-funding of a commercial property in Dublin. Funding was amortised over 20 years with a 7 year term provided.



**LOAN AMOUNT €3.2m**  
**BRIDGING & TERM LOAN**  
**RESIDENTIAL PROPERTY**  
**MIDLANDS REGION**

Two separate portfolios - refinance of developer funding and a further refinance from an international fund; 6 month bridging loan and 5 year term loan.



**LOAN AMOUNT €250k**  
**TERM LOAN**  
**COMMERCIAL PROPERTY**  
**MEATH REGION**

Client was in need of funding to purchase a new premises to facilitate the growing business. Capitalflow provided the term loan within the required timeframe.

## Contact Details

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