


At a glance

CrowdProperty stands as a unique marketplace facilitating financing for developers through a peer-to-peer lending model alongside institutional participation.

They offer robust auditing, monitoring of loans, and streamlined collections through their advanced tech platform.

DEAL SPECS

 **£3M**
Amount pursued

 **3 YEAR BULLET
REPAYMENT STRUCTURE**
Type of Deal

CHALLENGES

They pursued £3 million over a three-year bullet structure to address specific challenges. While profitable on an EBITDA level, uncertainty in cash flow, particularly due to estate development, prompted the need for additional capital.

SOLUTIONS

These funds are aimed at guaranteeing investments into their tech platform, driving process improvements, and establishing a scalable infrastructure.

USE OF FUNDS



Invest in their tech platform



Drive Process Advancements



Establish scalable infrastructure

BENEFITS OF THE DEAL

1

The Amount Was Satisfactory

CrowdProperty would not have profited from a lower quantum or more stringent terms. The £3m with minimal covenants allows them to relieve working capital needs.

2

The Terms Fit The Business

Due to the singular form of revenue generated by Crowd Property, the only real solution was to get them terms which allowed them to repay on their terms: hence the 3y Bullet Repayment Structure

3

The Process Was Streamlined

Fuse Capital ensured that all the financial models were fit to present to debt funds before going to market, and liaised between the eventual offeror and Crowdproperty to ensure the smoothness of operations.