



**SPECIALIST DEBT ADVISORY**

**DEVELOPMENT + COMMERCIAL | MARINE + AVIATION | RESIDENTIAL MORTGAGES**

**Arc&Co.**





## Welcome to Arc & Co.

We are an independent and privately-owned specialist debt advisor based in central London. We offer dynamic, expert advice on the structuring of debt.

When we first formed in 2008, Arc & Co brought a unique approach to the market, which we are proud to continue today. We build strong, trusted relationships with our clients, which enables us to fully understand their needs and deliver a bespoke service. Our relationship with our lenders is one of mutual respect; we follow their individual parameters and lending objectives and, in return, they trust in our obligation to always act in the best interests of our clients. We have strong relationships with industry professionals – such as solicitors, valuers and quantity surveyors – allowing us to handle the deal smoothly from start to finish.

As the winner of a Business Moneyfacts' award in both 2017 and 2018, we have a highly motivated team of specialist consultants to ensure we are always able to offer our clients the highest level of knowledge and expertise. Our tried-and-tested ways of working have made it possible for us to offer tailored solutions to each client, even as global markets have become more volatile.

So, whether you are looking for commercial finance, development finance, residential mortgages, marine or aviation finance, we have the right specialist team here at Arc & Co. to advise and assist you every step of the way.



*We build strong, trusted relationships with our clients*

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## STRUCTURED FINANCE

## DEVELOPMENT FINANCE

We draw on our in-depth market knowledge and long-term business relationships by using UK-based and overseas lenders that are best placed to structure the most effective solution. Whether you are acting as an individual, partnership, family office, fund, trust or company, we will assess your project to best advise you on the optimal gearing solution, including joint venture and equity partnerships. We advise on all sectors of property development, including residential developments, multi-units, holiday homes, student accommodation, hotels and the development of commercial units.



*We advise on all sectors of  
property development*

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## COMMERCIAL FINANCE

Commercial transactions in the UK and Europe often come with a whole host of complex issues – but we can turn them into simple solutions. Over the past decade, we have built a vast portfolio of experience in arranging structured debt solutions, including the acquisition and refinance of offices, hotels, logistics, student accommodation, build-to-rent, warehouses, shopping centres and retail parks.



## PRIVATE FINANCE

# MARINE FINANCE

Arc & Co. saw the need to enter the marine sector shortly after we formed 11 years ago. At that time, the combination of conservative lending, lower loan-to-values and requests from banks to provide additional security above the mortgage on the hull made things difficult for all. It also made it clear to us what needed to change. Existing lending options didn't just need to evolve, new lenders needed to enter the market. Lenders who were open to fresh propositions and who felt comfortable whether they were helping to finance the purchase of a pre-owned yacht or making it possible to build a custom vessel from scratch. Using our expertise, we were able to bring new lenders to the market, which puts us in the position today to offer funding with the following benefits:

- Loan-to-values up to 80%
- Loan terms up to 7 years
- Margins starting from 200 bps, either over UK Libor, Euribor or US Libor



## AVIATION FINANCE

The Aviation sector has fewer restrictions and there are still plenty of lenders to choose from. In addition, business jets are regarded as global assets that can be relocated into different countries as markets change. We work closely with more than 50 active lenders – which consist of private banks, aviation-specific funding companies and export credit funding – to ensure we are always able to offer the best solution. We offer term loans, operating leases, finance leases, progress payment financing, non-recourse loans or, of course, re-financing, as well as variants of these solutions that provide the following benefits:

- Loan-to-values up to 100%
- Loan terms up to 10 years
- Margins starting from 200 to 600 bps over 1 or 3 month US Libor



*We work closely with more  
than 50 active lenders*

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## PRIVATE FINANCE

# RESIDENTIAL MORTGAGES

Having the cheapest interest rate is not always the best reason to apply for a mortgage. Recently, banks' lending criteria have moved to the forefront of reasons to choose a lender, with many banks bringing in tough restrictions for new applications. For this reason, our consultants' experience is invaluable, as they have long-term relationships with leading global financial institutions and are able to offer specialist advice in three key areas:

### 1. UK residential property

Whether you are a first-time buyer, home mover or are looking to re-mortgage, our residential advisors can help you to secure the right mortgage by guiding you through what can often be a complicated, confusing and drawn out application process.

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### 2. UK investment property

Residential mortgages aren't the only application process that are currently under tougher scrutiny. Buy-to-Let mortgages have also become harder to secure. Our specialist advisors can help with every part of the process, whether you're looking for short- or long-term returns, to obtain a monthly income from a yield or for a long-term gain from capital growth.

### 3. International buyers

The mortgage market for international clients is very different from what's on offer in the UK. Lending criteria are extremely strict and, as there are far fewer banks to choose from, your options and chance of success are dramatically reduced. We have expertise in many developing markets and speak to lenders around the world, including Europe, Asia, the Americas, Middle East and Africa. With the ability to tap into local specialist lenders' understanding of the property market, we are able to help you navigate the potential risks and be fully prepared with any application.







**C O N T A C T U S**

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[www.arcandco.com](http://www.arcandco.com)

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