

Land purchase    £250,000  
 Build costs       £200,000  
 End value        £550,000

## Developer's Finance Project Example

### Staged Release Breakdown

Date	Gross Loan Released	Gross Loan Running Total	Release Fee Broker	Release Fee Legal	Months Remain.	Monthly Instalment On Drawdown	Monthly Instalment Running Total	Less Interest	Net Loan Received by Borrowers	Stage Value	Loan To Value
Month 0 Stage 1	£35,000.0	£35,000.00	£4,700.00	£1,995.00	12	£507.50	£507.50	£6,090.00	£22,215.00	250000	14.00%
Month 1	£0.00	£35,000.00	£0.00	£0.00	11	£0.00	£507.50			0	
Month 2 Stage 2	£80,000.00	£115,000.00	£0.00	£0.00	10	£1,160.00	£1,667.50	£11,600.00	£68,400.00	250000	46.00%
Month 3	£0.00	£115,000.00	£0.00	£0.00	9	£0.00	£1,667.50			0	
Month 4	£0.00	£115,000.00	£0.00	£0.00	8	£0.00	£1,667.50			0	
Month 5 Stage 3	£60,000.00	£175,000.00	£0.00	£0.00	7	£870.00	£2,537.50	£6,090.00	£53,910.00	350000	50.00%
Month 6	£0.00	£175,000.00	£0.00	£0.00	6	£0.00	£2,537.50			0	
Month 7 Stage 4	£60,000.00	£235,000.00	£0.00	£0.00	5	£870.00	£3,407.50	£4,350.00	£55,650.00	400000	58.75%
Month 8	£0.00	£235,000.00	£0.00	£0.00	4	£0.00	£3,407.50			0	
Month 9	£0.00	£235,000.00	£0.00	£0.00	3	£0.00	£3,407.50			0	
Month 10	£0.00	£235,000.00	£0.00	£0.00	2	£0.00	£3,407.50			0	
Month 11	£0.00	£235,000.00	£0.00	£0.00	1	£0.00	£3,407.50			0	
Month 12	£0.00	£235,000.00			0	£0.00	£3,407.50			0	
	<b>£235,000.00</b>	<b>£235,000.00</b>	<b>£4,700.00</b>	<b>£1,995.00</b>		<b>£3,407.50</b>	<b>£3,407.50</b>	<b>£28,130.00</b>	<b>£200,175.00</b>		

We have calculated the last drawdown for month 7, as this will then give the client 2 months to finish the property, to then market it and sell within the final 3 months

This finance assessment from December 2012 was based on a typical lender, loaning the full costs of the build, after the land was purchased for £250,000