



A Quick Guide to
**Refurbishment
Finance Solutions**

From Hank Zarihs Associates
Property Finance Experts Since 2014





Why Refurbishment Finance?

Refurbishment finance lets property developers maximise the potential of existing assets – whether that’s converting a tired commercial unit into smart flats, upgrading an HMO or breathing new life into a dated hotel. It’s fast, flexible funding built for property professionals who want to add value, not wait around.



*Potential Client
who need funds*



*Fast Processing
at HankZarihs*



*Secure
Funding*



*Refurbish Property
& Enhance Value*



*Generate
Returns*



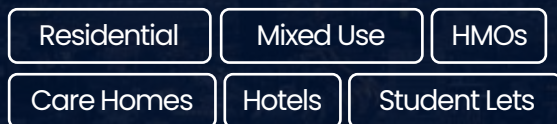
What We Offer.

We provide short-term finance for a wide range of refurbishment and conversion projects. Our team works closely with developers to structure deals that are practical, competitive and built around the real-world challenges of renovation.

Our Key Features.

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Eligible Property Types



Locations

Across England, Scotland & Wales



Security

1st legal charge + personal or corporate guarantees

Interest Options

Fixed or variable rates

Interest Payment

Rolled-up or serviced monthly

Loan to GDV



Loan to Cost



Loan Size

From **£200_k** to **£20_m**

Loan Term

03 - **36**
months months

Refinance Options

Available post-completion or as part of exit strategy

Mezzanine/ 2nd Charges

Considered

Minimum Interest

Typically 3 months



Who It's For .

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01



Experienced developers

Experienced developers with a proven track record



02



Property Specialists

Residential or commercial property specialists (including HMOs)



03



Prime Market Locations

Projects located in established markets with demand for the end-use



04



High-Leverage Seekers

Developers seeking higher leverage for high-potential schemes



05



All Refurbishment Types

Suitable for light, medium or heavy refurbishments

Hank Zarihs Associates

Why Work with HZA?

We know refurbishment inside out. This isn't new ground for us – it's our bread and butter. From listed buildings with planning red tape to tight urban footprints and heavy structural upgrades, we understand the hurdles that come with breathing new life into existing spaces.

Our team gets the time pressures, budget constraints and moving parts that define every refurbishment. We work quickly, ask the right questions upfront and structure deals that actually reflect your programme – not a lender's rigid checklist.

We don't do one-size-fits-all offers. Every deal is shaped around your exit strategy, your build schedule, and your appetite for risk. Whether you're bridging to sell, holding for rental or transitioning to long-term finance, we'll make sure your funding matches your plan and not the other way round.

And when you pick up the phone, you won't get a call centre or a chatbot – you'll get someone who speaks your language, can make decisions, and wants your project to succeed.

Established
2014

Deals Secured
£1B+

Lenders & Partners
25+

Transactions
700+

Ready to Discuss Your Next Refurb?



Let's talk numbers and timelines. Whether you're planning a full conversion or a complex refurb, we can help get your project funded – without the fluff.

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