

QUESTIONS AND ANSWERS

1. OPERATIONS



1.1 What is the experience of the Executives and Management of Certain Bridge in running such a business?

The management team has a proven track record with in excess of a combined one hundred years of expertise, of Finance, Lending, Property, and corporate business and commercial sectors.

1.2 Are all of the Executives and management of Certain Bridge UK persons and where is Certain Bridge incorporated, where does it carry out its operations and what laws is it governed by?

All Executives and management are from the UK, Certain Bridge is incorporated in the UK. Certain Bridge carries out its operations only in the UK except for fund raising activities, only lends against UK property, is strictly governed by the UK's long established and world leading legal system, laws, governance and regulations.

1.3 Who are Certain Bridges main competitors?

We operate in a niche sector of the Business Bridge Lending Market, lending mortgage secured funds extremely quickly from point of application to funds being received in the Bridge borrower's bank account.

There are very few genuine operators in this sector. Main banks certainly do not operate here.

There are just a handful of companies who operate in the space we do, some of which management have interacted with and know the management of. There are very few genuine competitors, and given that the mainstream banks left this space after the 2008 crash, the demand for funds from Bridge borrowers significantly exceeds the funds available from the genuine providers that exist.

1.4 What is the size of the bridging market place?

According to the Association of Short-Term Lenders, bridging loan applications were £6.1 billion in the third quarter of 2019, which is a significant increase of 17% compared with the previous year. Applications for the year were almost £23 billion and bridging loan books reached £4.3 billion at the end of the quarter.

1.5 Are you looking to dominate the market place?

No, whilst it is our intention to cautiously and carefully grow significantly over the next 2 to 5 years it is not particularly our intention to become the Business Bridging sector leader however a quality major Business Bridging lender is definitely, as a minimum, our Corporate target.

1.6 How do your rates and fees compare to other bridging companies?

When considering our costing compared to the costings of the few genuine other Business Bridge providers whom operate in the exact same niche market as us, then we are market competitive.

When considering our costings against Bridging Lenders whom do not offer the exact same USP i.e. they take 12 weeks to complete on a Bridging Loan Application, then we are somewhat more expensive.