

Shojin

Product Guide

Dedicated property finance



Flexible funding solutions

Shojin is an FCA regulated investment company based in central London.

Backed by a global network of investors, we provide funding for property development and real estate related investment opportunities.

As we were once developers ourselves, we have the in-house skill set and the financial expertise to help build the perfect partnership, allowing you to focus on what you do best whilst maximising your return.

Real estate often requires a flexible solution to funding, so we take an innovative approach which allows us to provide bespoke solutions. This includes the provision of blended capital structures to leverage existing assets, support a growing portfolio, acquire a high yielding property, or fund a new development project.

From acquisition and development through to exit, we support borrowers at every step of the journey. We're committed to tailoring our products to meet your requirements.

Please note, this guide is indicative, and we are happy to consider proposals that fall outside the criteria and parameters outlined.



While senior funding for property development is relatively easy to come by, it can be far harder for developers to secure junior funding. With our extensive experience providing junior loans, Shojin is now well-placed to offer full-stack solutions that combine both junior and senior tranches.

Our team specialises in creating holistic funding solutions - combining senior debt, mezzanine, equity and preferred equity into a whole loan - enabling you to take on larger projects and enhance your return on capital.



Fund up to 95% of project costs

We provide junior finance for developments ranging in value between £5m - £100m. When combined with senior debt, we can fund up to 95% of project costs, allowing you to focus on scaling your business or taking on larger schemes.



Quick and simple funding process

In the property sector, time is of the essence. If the opportunity meets our criteria, our process takes a matter of weeks from inception to draw down, ensuring you have the funds when required.



Bespoke funding solutions

We have built our reputation on developing properties ourselves, so we understand the demands involved in obtaining funding. We will work with you to create a bespoke funding solution that maximises returns for all parties.



Built on partnerships

We partner with you throughout the project lifecycle to tackle any challenges that may arise, working collaboratively to ensure a successful delivery and exit.

Our products

Whole Loans

Shojin offers full-stack funding through a combination of senior and junior debt. This provides the bulk of the capital required to either acquire an asset, refinance a recently completed scheme, or fund a development.

By combining our products, we can provide facilities up to 80% LTV, or 80% LTGDV/95% LTC in the form of a whole loan solution.

OVERVIEW

Minimum facility	£8,000,000
Maximum facility	£75,000,000
Minimum period	12 months
Maximum period	30 months
Maximum LTGDV	80% incl. interest
Maximum LTC	95% incl. interest
Return type	Fixed interest or preferred interest + profit share

CRITERIA

Use class	Residential-led, PRS, PBSA, senior living
Location	Urban and suburban areas with strong communications
Planning status	Granted, permitted development approval required
Minimum profit on cost	33% before any funding costs are factored in
Standard security	Including but not limited to: First charge, PG, debenture over SPV, share charge

Mezzanine Development Loans

Mezzanine loans are used in conjunction with senior debt to reduce the equity requirement for developments and strategic acquisitions.

This type of lending relies on LTGDV and LTC caps, and generally attracts a higher, fixed interest rate than bridge or senior development finance.

OVERVIEW

Minimum facility	£3,000,000
Maximum facility	£25,000,000
Minimum period	12 months
Maximum period	30 months
Maximum LTGDV	75% inc. interest
Maximum LTC	90% inc. interest
Return type	Fixed interest or preferred interest + profit share

CRITERIA

Use class	Residential-led, PRS, PBSA, senior living
Location	Urban and suburban areas with strong communications
Planning	Granted, permitted development approval required
Minimum profit on cost	33% before any funding costs are factored in
Standard security	Including but not limited to: Second charge, PG, debenture over SPV, share charge

Bridge Loans

Shojin provides rapid, flexible bridging finance to support strategic acquisitions, refinancing, and conversions—unlocking opportunities when timing is critical. Our bridging solutions deliver the speed and certainty needed to secure deals in competitive markets.

By combining senior and junior debt, we can provide facilities up to 75% Day 1 LTV, enabling you to move quickly on time-sensitive opportunities whilst preserving capital for your broader portfolio strategy.

Why it works: Short-term flexibility with clear, fixed pricing—no hidden fees, no surprises. Just straightforward finance that gets you to completion.

OVERVIEW

Minimum facility	£5,000,000
Maximum facility	£75,000,000
Minimum period	6 months
Maximum period	12 months
Maximum Day 1 LTV	75%
Return type	Fixed interest

CRITERIA

Use class	Residential-led, PRS, PBSA, commercial
Location	Urban and suburban areas with strong communications
Planning	Granted, permitted development approval required
Standard security	Including but not limited to: First charge, PG, debenture over SPV, share charge

Stabilisation + Finish & Exit Loans

Shojin provides finance for completed and near-complete schemes that need time to optimise value before permanent financing or sale.

The gap between practical completion and full stabilisation is when developers face the highest capital pressure—to secure income, let units or convert presales. Our stabilisation facilities bridge this value realisation phase, allowing you to exit development finance and stabilise assets without being forced into a distressed exit.

With facilities from £5-75m and terms up to 48 months, we provide the runway to maximise asset value rather than accepting whatever the market offers on completion day.

OVERVIEW

Minimum facility	£5,000,000
Maximum facility	£75,000,000
Minimum period	12 months
Maximum period	48 months
Maximum LTGDV	75% inc. interest
Return type	Fixed interest and/or profit share

CRITERIA

Use class	Residential-led, PRS, PBSA, senior living
Location	Urban and suburban areas with strong communications
Planning	Granted, permitted development approval required
Standard security	Including but not limited to: First charge, PG, debenture over SPV, share charge

Next steps

If you would like to find out more about our flexible funding solutions, please send an enquiry to funding@shojin.co.uk or phone **020 3870 4149**. One of the team members will be able to provide the information you require.

We invite borrowers to submit scheme details. To assess a scheme, we require a financial appraisal along with the information requested opposite.

Initial feedback will typically be provided quickly and we will issue indicative terms promptly if the project meets our criteria.

Information to include:

Project overview:

- ✓ Funding type required (bridge, development, stabilisation or finish & exit)
- ✓ Loan category (whole loan, senior or junior)
- ✓ Site location
- ✓ Exit strategy
- ✓ Planning status
- ✓ Use class
- ✓ Project type (e.g. ground-up, acquisition, refinance)
- ✓ Loan amount and borrower equity
- ✓ Timeline: pre-construction, construction, sales

Where appropriate, financial appraisal including:

- ✓ GDV
- ✓ Break down of acquisition costs
- ✓ Break down of development costs
- ✓ Senior terms if available
- ✓ NIA
- ✓ GIA

Take your real estate funding
to the *next level*.

Shojin

99 Bishopsgate, London EC2M 3XD · +44 (0)20 3870 4149 · funding@shojin.co.uk
shojin.co.uk