**Crymych Planning Uplift Package**

**Project Summary**

**Location:** Crymych, Pembrokeshire  
**Site Size:** 3 acres (total site 4 acres, 1.2 excluded from LDP)  
**LDP Allocation:** 35 residential units  
**Planning Strategy:** Submit outline planning for 35-unit mixed housing scheme

**Borrower Profile**

**Name:** Callum Tree  
**Role:** Operations Manager of 22-person construction firm  
**Experience:**

* 10+ years managing pricing, costing, and site operations
* Proven track record of project delivery on public and private sector jobs
* This project marks the first strategic step into land-led development

**SPV Information**

**SPV Name:** W&A Developments Ltd  
**Structure:** 100% owned by Callum Tree  
**Purpose:** To acquire option, secure planning, and dispose of land with uplift

**Development Strategy**

**Step 1:** Secure land via option agreement (target price: £300K)  
**Step 2:** Submit outline planning for 35 units  
**Step 3:** Sell site to housebuilder post-planning

**Use of Funds Breakdown (Total Request: £150,000)**

| **Category** | **Amount (£)** |
| --- | --- |
| Option Fee (non-refundable) | £10,000 |
| Planning Consultant | £5,000 |
| Architect & Layouts | £10,000 |
| Ecology & Topo Surveys | £7,500 |
| Planning App Fees | £3,000 |
| Highways / Drainage Reports | £10,000 |
| Legal / SPV / Accountancy | £4,000 |
| Planning Contingency | £5,000 |
| Interest Reserve (12 mo) | £15,000 |
| Lender Fees & Admin | £5,000 |
| **Total** | **£150,000** |

**Drawdown Plan**

| **Stage** | **Amount (£)** | **Trigger** |
| --- | --- | --- |
| Drawdown 1 | £10,000 | Signed option agreement |
| Drawdown 2 | £25,000 | Planning consultant engaged |
| Drawdown 3 | £20,000 | Surveys and reports ordered |
| Drawdown 4 | £30,000 | Final submission + buffer |
| Interest Reserve Held | £15,000 | Retained by lender |
| Fees/Admin | £5,000 | Initial processing |

**Project Timeline**

* **Month 0-1:** Option agreement signed
* **Month 1-2:** Consultants engaged, surveys instructed
* **Month 2-4:** Finalise layouts, prepare planning application
* **Month 4-6:** Submit application
* **Month 7-9:** Receive decision
* **Month 9-12:** Resell site post-planning

**Profit Scenarios (Based on Resale After Planning)**

| **Scenario** | **Land Sale (£)** | **Total Cost (£)** | **Net Profit (£)** |
| --- | --- | --- | --- |
| Worst Case | 1,150,000 | 150,000 | 1,000,000 |
| Expected Case | 1,250,000 | 150,000 | 1,100,000 |
| Best Case | 1,350,000 | 150,000 | 1,200,000 |

**Exit Strategy**

**Primary Exit:** Assignable option sold with planning in place. Buyer pays option price + uplift.  
**Alternative Exit:** Exercise option using bridging facility, then sell freehold site directly.  
**Repayment of Lender:** Entire facility repaid from land sale proceeds. Interest rolled-up.

**Additional Security & Risk Mitigation**

* SPV structure isolates risk
* LDP allocation significantly reduces planning risk
* Site has clear access and strong local demand
* Planning consultants experienced with Pembrokeshire LPA
* Option includes 6-month extension clause for added flexibility

**Summary**

This is a planning uplift project targeting a significant increase in land value with low capital risk and high upside potential. Funding will be carefully drawn in stages and repaid via a clean exit on sale to a builder. Strong planning potential and a deeply discounted land deal create a robust investment case.

**Prepared by:** Callum Tree  
**SPV:** W&A Developments Ltd  
**Date:** [Insert Date]  
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