



PROPERTY GROWTH THROUGH INNOVATIVE LENDING



WHAT WE DO

Santiago Capital provides funding for property

- Acquisition
- Refinance
- Equity Release
- Bridging
- Development



WHO WE ARE

Santiago Capital DAC is a premier Irish alternative lender, equipped with a dedicated balance sheet, in-house experts, and a skilled management team. We specialize in short-term corporate lending for property needs.



SELECTION OF PROJECTS

Development Finance

Santiago Capital provided development finance for the construction of 4 fine new dwellings on Annamoe Road, Dublin 7.

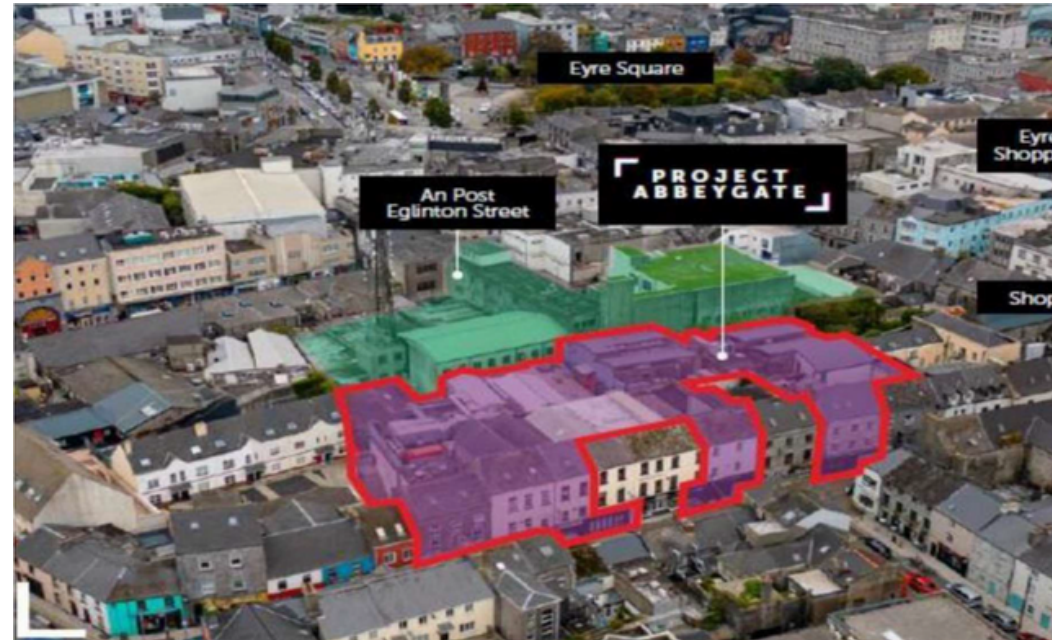
Promoter experience and project feasibility are key in assessing development projects.



Bridging Finance

Santiago Capital completed the acquisition of a mixed use portfolio in Abbeygate Street, Galway City. The portfolio comprises of retail, office, residential accommodation and 2 nightclubs.

As is critical for bridging transactions, the capital was made available and deployed quickly ensuring the project stayed on schedule.



SELECTION OF PROJECTS

Social Housing

Santiago Capital has funded over 1,500 social homes at various stages of development. We funded schemes ultimately managed by Cluid, Respond, Oaklee & various councils.

The scheme depicted is a 40-unit housing estate in Clondalkin named Clover Hill Lodge.



Co - Funding

In many instances Santiago Capital projects are attractive to third party funders. Where suitable Santiago Capital is content to accomodate co-funding from a range of investor types who are attracted by mid-to-high single digit fixed returns collateralised by marketable real estate assets.



OUR PROCESS

Initial Assessment

A conversation with the promoter to establish the basics of what the capital is for and how it will be repaid.



Project Appraisal

Meet the promoter at the property to get a feel for the asset and the plans for it. Conduct initial due diligence on the project & promoter.



Credit Committee

The project is presented to and considered by the credit committee. The rationale, merits and risks are assessed and challenged.



Term Sheet

Terms are offered to the borrower (subject to due diligence) setting out our conditions, parameters and AML requirements.

OUR PROCESS

Due Diligence

We engage an independent valuer for a red book valuation & conduct further checks on the promoter and the assets. In case of a development project, feasibility study is required.



Perfected Security

Legal Due Diligence is performed & drawdown checklist is completed. Perfected security is critical. We take security over assets we lend against & to the companies we lend to.



Release Funds

We release funds either in one bullet payment or in tranches at building milestones depending on the requirements of the borrower.



Project Monitoring

We stay close to our projects and our clients. Projects are constantly monitored by a Portfolio Manager at Santiago Capital. For development projects, a Quantity Surveyor (QS) is appointed.

OUR TEAM



Graham Cawley
CEO

Graham has over 27 years investment experience in Davy, Credit-Suisse & BIAM, across a range of disciplines, focusing on portfolio management, loan origination & advising clients. Graham is the Founder & CEO of Santiago Capital and a Director of Santiago Investment Advisors.



Paul Owens
Director

Paul has over 30 years' experience in the financial services industry, primarily in corporate and commercial lending within an international banking environment. He has worked for Bank of America, HSBC & for BNP Paribas where he was responsible for managing & developing the bank's corporate loan portfolio in Ireland.



Conor Sanfey
CFO

Conor is a chartered accountant and a chartered tax consultant having spent 6 years in practice in BDO & PwC specialising in financial services & 5 years in JP Morgan and AIB. Conor has worked across various functions in finance teams with proven track record of delivering on big finance transformation projects and loan management.

OUR TEAM



Jenny Foy
Legal Counsel

Jenny is a qualified solicitor with extensive experience in real estate and banking transactions. After working in the real estate departments of two lending corporate law firms, Jenny moved to a large retail bank advising in the area of loan restructuring before joining Santiago Capital.



Sai Vanam
Credit Manager

Sai joined Santiago Capital with a MSc. Finance from UCD Business School. Sai previously worked as an apps specialist at Oracle Financial Services developing and analysing banking products. Sai holds a primary degree in electrical engineering and is responsible for systems, risk monitoring & analysis, ensuring Santiago monitors, understands & controls its exposure.



Rahul Ghosh
Financial Project Manager

Rahul, with an MSc in Finance from DIT, previously served as an accountant at Stacks Pharmacy. In that role, he managed Overhead and Miscellaneous Income Reports, and conducted monthly Balance Sheet Reconciliations. Currently, he oversees management accounts, quarterly board reports, tracks investor investments and returns, and handles CCR filings.

OUR TEAM



Riya Shankar
**Investor Relations &
Credit Analyst**

Riya holds a MSc. Finance from Trinity College, Dublin. Riya previously worked for Bain & Company where she played an integral role in supporting the unique transfer pricing requirements of various Bain offices as part of the Global Tax team. Riya is responsible for Investor Relations and Credit Analysis at Santiago Capital.




Dexter Cottam
**Business Development
Associate Director**

Dexter brings over 7 year's experience in Financial Services across various roles in Ireland and internationally. His expertise lies in crafting balanced strategies through quality conversations and a long-term perspective, ensuring tailored solutions for clients' unique needs. Currently, Dexter spearheads the business development function at Santiago Capital.



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