

# ELEVATIONS

## Development Finance. Redefined.

 MATERIALS

INCEPTION

DRAWDOWN

SERVICING

REDEMPTION

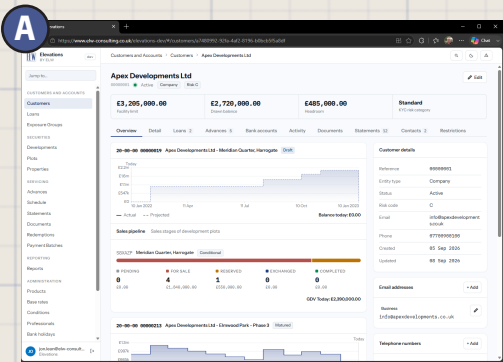
### Development finance doesn't behave like a term loan.

Facilities draw down in stages against a schedule aligned with site progress. Interest accrues daily, and a single missed reconciliation can disrupt the entire plan.

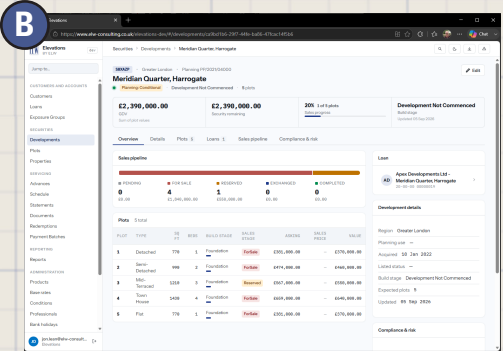
Elevations is a cloud-native platform built for that complexity – managing a loan's complete lifecycle from inception through drawdowns, interest, fees, payments, statements, arrears, documentation, redemption, maturity and more.

Whenever an Elevations loan goes off track, a notification is raised – it's never left to drift quietly out of sync.

It's the same discipline an architect brings to a drawing: **nothing is approximate, and anything uncertain is flagged for review.**



DETAIL A – LOAN OVERVIEW



DETAIL B – DEVELOPMENT OVERVIEW

|                                                                                                       |                                                                                                     |                                                                                                   |
|-------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| <b>FULL LOAN LIFECYCLE</b><br>From inception to redemption, one system of record.                     | <b>TRANCHE &amp; DRAWDOWN CONTROL</b><br>Multi-tranche facilities, drawn against verified progress. | <b>INTEREST &amp; STATEMENTS</b><br>Daily accrual, automatic capitalisation, accurate statements. |
| <b>SECURITY &amp; VALUATION</b><br>Developments, plots and properties tracked against every facility. | <b>SCHEDULE INTEGRITY</b><br>Change is flagged the moment it happens – never left silent.           | <b>CLOUD NATIVE</b><br>Event-driven, API-first – standalone or fully integrated.                  |





### THE LOAN

The loan schedule is central to an Elevations loan. It holds a historical record and future projection of advances, interest, fees, payments, rate changes, restructures and statements. When payments are missed, it monitors arrears, keeping everything on track.



### THE DEVELOPMENT

Elevations tracks development site progress down to the individual plot or unit level, including build and sales stages. When plots are sold they immediately drop out of the GDV, changing the LTV which is reflected in real time. Notifications trigger automatically at LTV boundaries.



### THE PROFESSIONALS

Behind every development finance loan there is a team of professionals – solicitors, brokers, monitoring surveyors and the like. Elevations brings these professional relationships into one place with contact information, correspondence, documents and workflow all tracked centrally.



## About ELW Consulting



ELW Consulting was formed by three colleagues with over 70 years' combined experience of building, supplying and maintaining core financial software to some of the UK's largest development finance lenders.

Elevations takes those years of experience and delivers a targeted, cloud-native platform specifically designed to overcome the challenges faced by development finance lenders.

If you would like more information on Elevations or on any of the other consultancy services we can offer, please get in touch:

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