



ASK unlocking real estate investment liquidity

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Specialist property lender, ASK Partners (ASK), today announces that more than £45m invested in commercial and residential real estate debt has been exchanged via its secondary market platform. The company has developed its own unique digital private wealth platform which has created the choice and liquidity traditionally not available to investors in this asset class. The platform, which is open to certified high-net-worth investors, is currently used by an exclusive network of individuals and family offices to invest in commercial and residential property loans originated by ASK's specialist lending team. Investors build their own portfolios in line with their own risk profiles. They also have the option to exit via a secondary market and this exchange function has now facilitated 174 transactions between ASK's private client investors on loans provided for commercial and residential real estate spread across the UK.

Almost three quarters of the loans provided (71%) went to covering planning costs associated with the real estate projects, with the largest property type being mixed-use/life-science projects (24%) reflecting the growth in demand for premises able to accommodate this burgeoning sector. This was followed closely by mixed-use residential buildings (23%) with the demand for UK residential properties remaining strong. London topped the list of locations for investment opportunities (85%) but the Midlands was also a notable market, representing 5% of all secondary transactions.

The ASK private wealth platform is providing a new investment avenue for those looking to engage in commercial and residential real estate. Previously exclusive to institutional investors, this avenue circumvents the cumbersome purchase processes and substantial management expenses typically linked to direct asset ownership.

Traditionally, private banks and asset managers follow a fund model, usually limited to one sector, which imposes fees, and doesn't allow investors individual choice or the chance to exit if they wish. The mass exits from open and closed ended property funds, which are now closing due to the mismatch of liquidity and that the FCA had to [address in 2020](#), have left a gap in the market for those looking to disrupt the property investment market.

Commenting on the milestone, Mark Templeman, CIO at ASK, said: “Reaching over £45m in exchanges is evident of the growing number of investors looking for the greater choice, flexibility and liquidity which our private wealth platform can provide.

“Innovation and integration are vital for industry disruption and challenging established entities. ASK’s investment in technology aims to reshape the market, challenging traditional fund managers and operators, and fostering evolution in property finance and private investment sectors. We are committed to developing our own digital platform to meet the rising demand from high-net-worth investors for a best-in-class service and the ability to fully manage their own portfolio in one place online.”

ASK has continued to invest heavily in its platform providing a digital space for investors to fully manage their own portfolio online. Among the range of features, including full briefings on loan investment opportunities, an interest calculator and exclusive market insights from industry leaders, the platform offers access to this relatively unique secondary market for buying in and out of debt investments, allowing investors to exit early and unlock capital if they wish, while giving other investors the chance to enter and gain exposure to an existing project.