ROXTON WEALTH

THE LIFE & WEALTH SERIES

Bridging & Commercial Finance

Flexible funding solutions for property and business opportunities.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Short-term funding designed to help bridge a gap.

Bridging finance is a type of short-term secured borrowing. It is often used where there is a time-sensitive opportunity or a temporary gap between needing funds and a longer-term solution becoming available.

COMMON EXITS

- Selling a property
- Refinancing onto a longer-term mortgage
- Releasing funds from another asset
- Completing a business sale
- Receiving a known payment or investment

Bridging finance is not designed to be a permanent solution. It is designed to help move a project from one stage to the next.

When timing creates an opportunity or a problem that needs a solution.

Property purchases

A buyer may find a property that needs to be completed before a traditional mortgage can be arranged, including properties with unusual construction or short leases.

Auction properties

Auction purchases often come with a fixed completion date. Bridging finance may be considered where the buyer has a clear plan and evidence of repayment.

Refurbishments

Some properties may not be suitable for standard mortgage lending until works are complete. Finance supports acquisition before refinance or sale.

Chain breaks

Bridging can help a buyer complete on an onward purchase while their existing property is being sold, though this requires careful consideration of risks.

Bridging can create a solution to a timing issue. It should not create a bigger problem once the deadline has passed.

Projects can move quickly. The plan needs to be clearer.

Development

Used before or alongside development funding where land, planning, conversion or early-stage works need to be funded.

Time-sensitive

Competitive acquisitions, distressed sales, or business acquisitions requiring a decision before mainstream lenders can complete.

Transitions

Short-term funding while moving between finance arrangements, such as where a term loan is expiring or property is being refinanced.

A business owner may use short-term secured borrowing to acquire premises, release capital from property, support an acquisition or bridge a period before longer-term funding is available.

The strongest bridging cases are built on evidence and a sensible exit plan.

Funding for the property or business decisions that shape your next stage.

Owner-occupied

A business may want to buy the premises it trades from. Ownership can create long-term stability but brings maintenance and cashflow considerations.

Investments

Purchasing retail, office, or industrial assets as an investment. The strength of the tenant, lease, and market all matter.

Semi-commercial property

Combining residential and commercial elements, such as a flat above a shop. These can be more complex as they may not fit standard lending criteria.

Commercial finance should be considered as part of the business, cashflow and future plan around it.

The right facility should fit the business behind the property.

Commercial finance is often shaped by more than value. Lenders consider trading history, tenant strength, and affordability.

LENDER CONSIDERATIONS

- Trading history & income
- Tenant strength & lease terms
- Borrower experience & profile

BUSINESS NEEDS

- Purchasing equipment or premises
- Supporting working capital & growth
- Refinancing existing borrowing

The most suitable commercial facility is the one the business can support through good months, quieter months and unexpected changes.

Funding a project from acquisition through to completion.

Acquisition

Purchasing land, a site, or a building for conversion. Lenders assess planning position, experience, and costs.

Drawdowns

Funds released in stages as agreed works are completed. Timing depends on monitoring and project progress.

Completion

Selling the finished asset or refinancing onto a long-term facility to repay the development finance.

Development finance is about funding a project that can still work when reality does not follow the original spreadsheet exactly.

Start with the exit strategy, not the loan amount.

Selling the property

Consider realistic market value, likely sale time, and what happens if the sale takes longer than expected.

Refinancing

Understand lender criteria for the finished project: condition, rental income, and valuation requirements.

Other known funds

Repayment from business sale or verified resources. This should not rely on uncertain events without contingency.

"Is the exit genuinely achievable within the borrowing period?"

A bridge without a realistic exit is not a funding strategy. It is a risk that may become more expensive over time.

Costs, timing and cashflow can change the outcome.

Costs

Arrangement, broker, legal, valuation and monitoring fees must be understood before commitment.

Timescales

Short-term finance works in a defined period. Delays to planning or works affect feasibility.

Risk

Values can change, costs rise, or buyers withdraw. A credible plan must manage these factors.

Cashflow

Payments and project costs need to be considered together to avoid pressure during delivery.

Lenders may expect the borrower to contribute capital, experience, or security. The more complex the case, the clearer the plan must be.

A good opportunity should still work when the costs are real.

Myth versus reality.

MYTH

"Bridging finance is only for developers."

REALITY

It may be considered by homeowners, landlords, and buyers dealing with any time-sensitive property opportunity.

MYTH

"A fast loan means an easy loan."

REALITY

Bridging can move quickly, but the lender still needs to understand the security and exit. Speed does not remove evidence.

MYTH

"The property value is all that matters."

REALITY

Lenders consider experience, cashflow, planning position, and the exit strategy alongside the asset value.

MYTH

"Cheapest rate is always the best deal."

REALITY

The most suitable facility depends on full costs, fees, flexibility, and how it fits the project's drawdown needs.

The best funding decisions are made because the full project still works.

Bringing more structure to complex funding conversations.

01 Assessment

We understand your opportunity, timeline, and what you are trying to achieve before researching routes.

02 Research

We identify lender routes based on the project, security, and exit—finding a structure that works with the full project.

03 Structuring

We clarify the requirement, term, and exit strategy, preparing for key questions a lender may ask.

04 Management

We coordinate information between borrower, lender, solicitor, and valuer to manage the journey to completion.

"What does this project need to achieve — and what needs to be true for it to work?"

START A CONVERSATION

Structure your funding with clarity

Tell us about the property or business opportunity you are considering, the timescales involved and your planned exit strategy. Together, we can explore the funding routes available and how they fit into your wider financial goals. At Roxton Wealth, we help clients connect bridging and commercial finance with professional financial planning, protection and long-term wealth strategy.

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Secure, flexible remote appointments, with bespoke in-person meetings arranged across the UK.

IMPORTANT INFORMATION

Finance That Fits You.

This guide is for general information and education only. It does not constitute personal financial, mortgage, investment, pension, protection, tax or legal advice.

Any personal recommendation will be based on your individual circumstances, needs and objectives following a full assessment where required.

Bridging finance is a short-term, higher-cost form of borrowing. A clear and credible exit strategy is essential. If the exit strategy fails, you may be left with expensive debt and the risk of the security property being repossessed.

Your home or property may be repossessed if you do not keep up repayments on your mortgage or any other debt secured on it.

Commercial finance and some forms of bridging finance are not regulated by the Financial Conduct Authority.

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