



MarketWatch

The lending insights you need to get deals done

Q1 2025

Contents

- 2** Brickflow Dashboard
- 4** Bridging Finance
- 5** Commercial Mortgages
- 6** Development Finance
- 7** Interest Rates & LTVs
- 8** The Broker Incentive
- 9** New Lenders
- 11** Lender Updates
- 12** Brickflow News



BRIDGING



COMMERCIAL



DEVELOPMENT

USER SEARCHES



+44.2% from Q4
2024



+23.8% from Q4
2024



+23.6% from Q4
2024

NUMBER OF DECISION IN PRINCIPLE (DIP) REQUESTED

1397

+112.6% from Q4
2024

58

+75.8% from Q4
2024

453

+28.0% from Q4
2024

QUICKEST DIP PROVIDED (MINUTES)

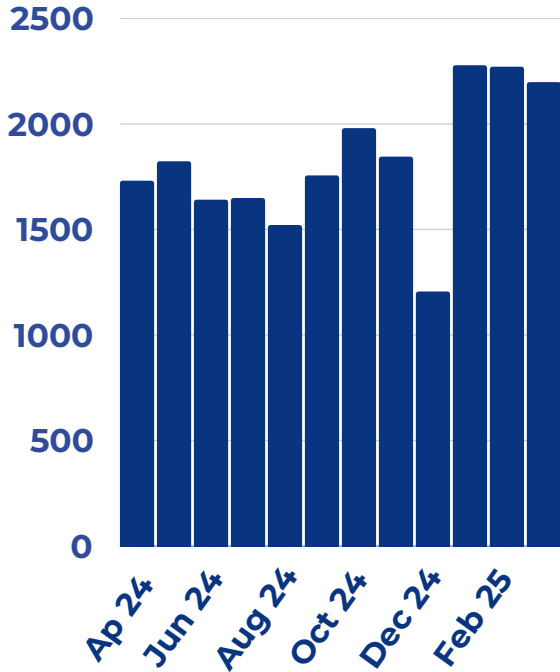


3

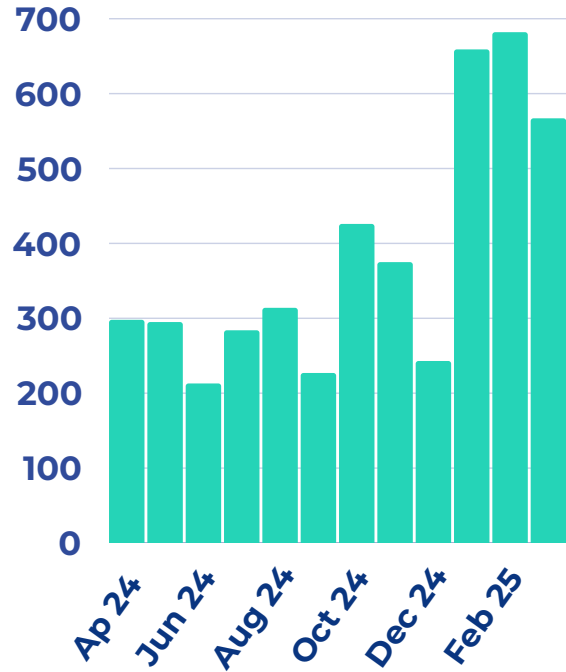
3

15

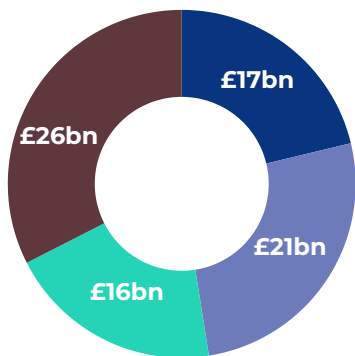
TOTAL SEARCHES



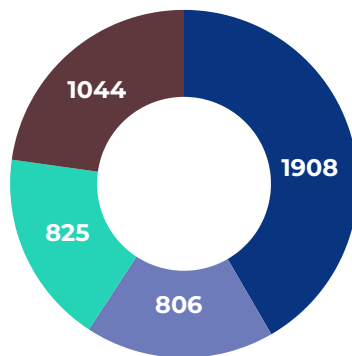
TOTAL DIPS REQUESTED



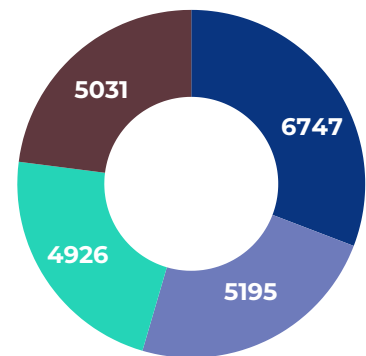
QUARTERLY COMPARISON



TOTAL VALUE OF SEARCHES



TOTAL DIPS REQUESTED



TOTAL NO. OF SEARCHES



**Smallest
LOAN AVAILABLE**

£25,000

**LARGEST
LOAN AVAILABLE**

£150,000,000

**Smallest
LOAN OFFERED**

£33,100

**LARGEST
LOAN OFFERED**

£107,693,417

TOTAL LOANS OFFERED ON BRICKFLOW

(BASED ON ALL GROSS LOANS OFFERED PER CASE)

£436,329,103



INTEREST RATES

Monthly

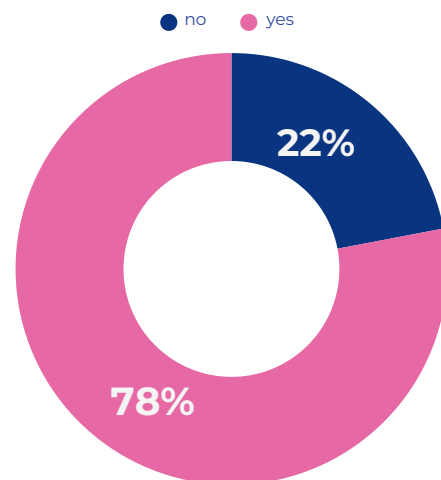
0.57% - 2.24%

Q4: 0.75% - 1.40%

Average

0.99%

Q4: 1.05%



LENDERS OFFERING FIXED RATES

Commercial Mortgages Q1



Smallest
LOAN AVAILABLE

£30,000

LARGEST
LOAN AVAILABLE

£250,000,000

Smallest
LOAN OFFERED

£141,830

LARGEST
LOAN OFFERED

£1,365,000

TOTAL LOANS OFFERED ON BRICKFLOW

(BASED ON ALL GROSS LOANS OFFERED PER CASE)

£9,167,647



INTEREST RATES

Annual

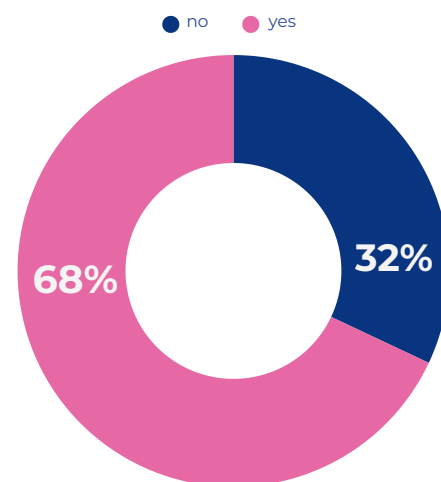
4.2% - 12.0%

Q4: 6.9% - 13.0%

Average

7.20%

Q4: 9.26%



LENDERS OFFERING FIXED RATES



Smallest
LOAN AVAILABLE

£75,000

LARGEST
LOAN AVAILABLE

£300,000,000

Smallest
LOAN OFFERED

£126,876

LARGEST
LOAN OFFERED

£23,795,557

TOTAL LOANS OFFERED ON BRICFKLOW

(BASED ON ALL GROSS LOANS OFFERED PER CASE)

£363,549,439



INTEREST RATES

Annual

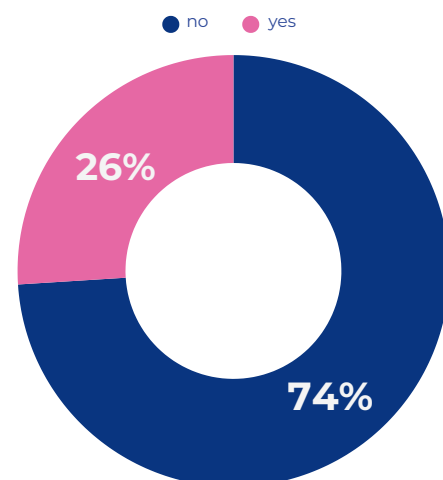
7.7% - 18.0%

Q4: 8.5% - 14.1%

Average

10.93%

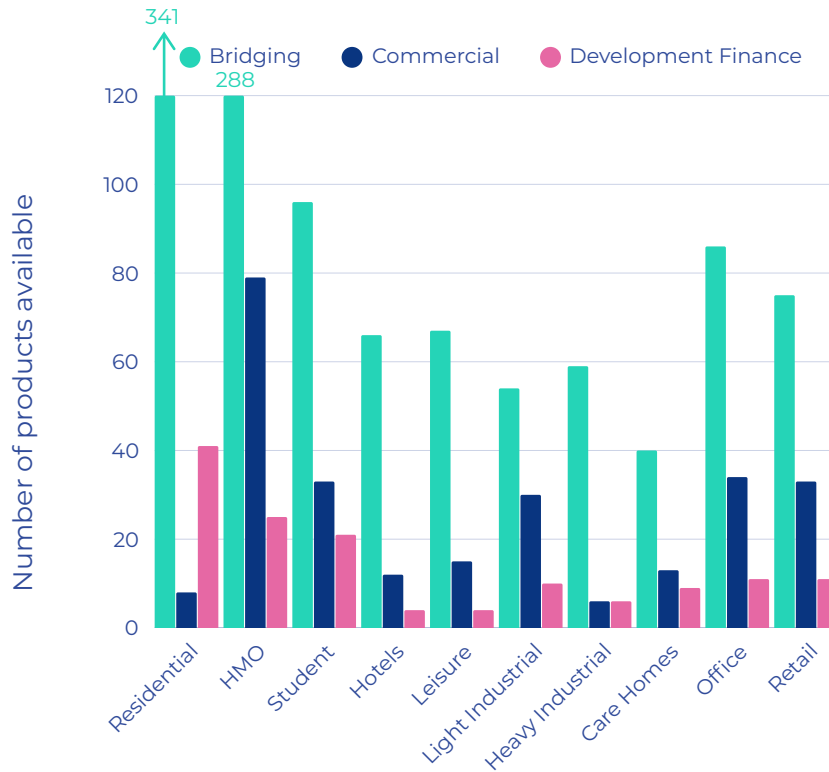
Q4: 11.38%



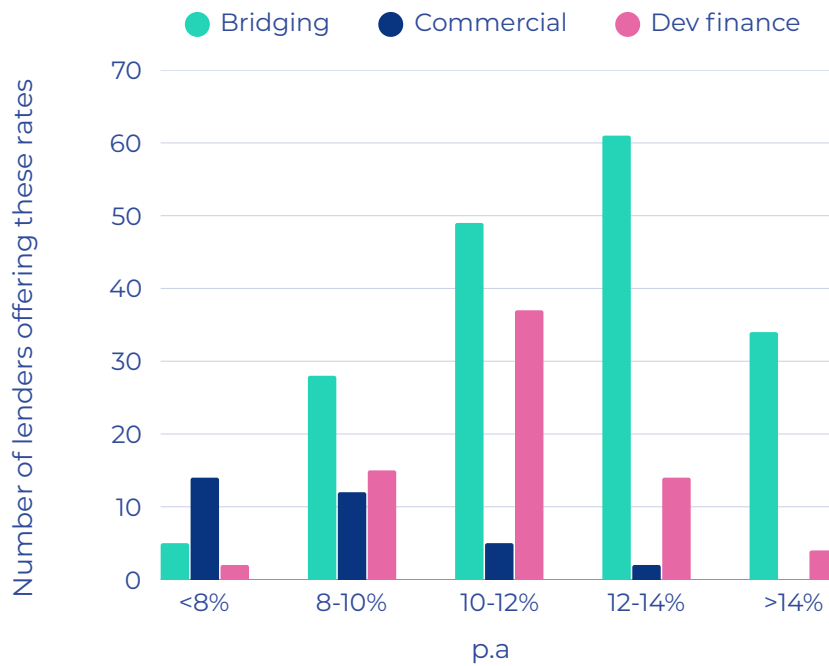
LENDERS OFFERING FIXED RATES



LOAN PRODUCTS WITH 70%+ LTGDV/LTV



RATE AVAILABILITY



19%

The Broker Incentive Programme



Brickflow's Broker Incentive Programme aims to reward our best performing brokers every quarter.

How does it work?

At the end of each quarter the individual broker who has run the most searches, submitted the most cases to DIP and proceeded with the most Terms through the Brickflow platform will receive a prize! 🍾

Also, every time you report a completion, we'll send you champagne AND we'll send a bottle to your developer/borrower, addressed from you! 🍾🍾

THE Q1 WINNERS!

Huge congratulations to ...



Most Searches: Champagne

Scott West, Propertyze



Most Decisions in Principle: Champagne Hamper

Saleem Akram, Commercial Finance Specialists



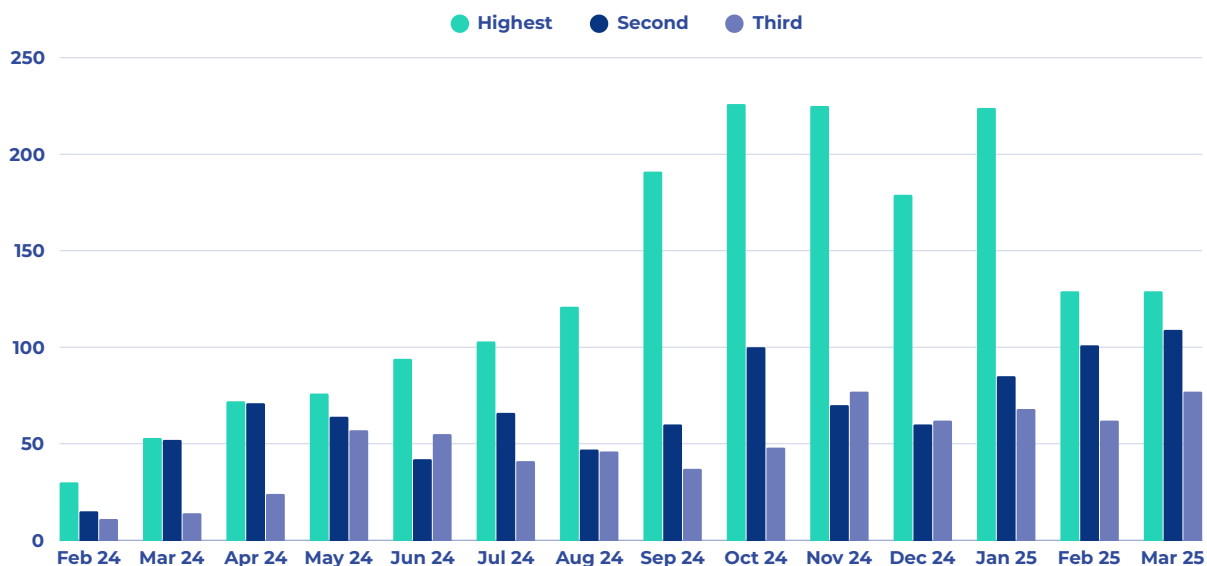
Most Applications: £250 Virgin Experiences Voucher

Saleem Akram, Commercial Finance Specialists



A shout-out to Saleem Akram, who has won both categories: Most Decisions in Principle, and Most Applications. Keep up the good work!

HIGHEST NO. OF SEARCHES PER BROKER PER MONTH





Welcome to The Platform:

VELOCITY BRIDGING

Velocity provide flexible loans to clients of all sizes across diverse sectors in England, Scotland, and Wales.

What Velocity Bridging offers:
Bridging Finance, up to £1.5m

FLEET MORTGAGES

A specialist buy-to-let mortgage provider offering solutions for landlords with commercial properties.

What Fleet Mortgages offers:
Development Finance, £30k - £2m

PLOTPOINT

A niche lender specialising in property development finance for small to medium-sized projects.

What PlotPoint offers:
Development Finance, up to £1m

METRO BANK

Metro Bank provides tailored commercial mortgages for businesses and property investors.

What Metro offers:
Commercial Mortgages, £25k - £25m

TENN CAPITAL

A high-value bridging loan specialist catering to complex or time-sensitive requirements for individuals and businesses.

What Tenn Capital offers:
Bridging Loans, up to £5m

BRYCG

An alternative credit provider specialising in asset-backed lending.

What BRYCG offers:
Bridging Loans, £500k - £5m

Fleet Mortgages

PLOT POINT



TENN



Welcome to The Platform:



ASCOT BRIDGING

A family-run and privately funded bridging lender offering tailored unregulated bridging loans for purchases and refinances.

What Ascot Bridging offers:
Bridging Loans, up to £50m



BRICKS FINANCE LTD

An asset-backed lending provider offering bespoke business and bridging loans secured on property in the South West of England.

What Bricks Finance Ltd offers:
Bridging Loans, up to £5m

FOLK 2 FOLK

FOLK2FOLK

A peer-to-peer lending platform providing secured loans to support rural businesses and property development.

What Folk2Folk offers:
Commercial Loans, £25k - £7.5m



MS LENDING GROUP

A bespoke lender providing flexible short-term finance solutions for property investors and developers.

What MS Lending offers:
Bridging Loans, up to £3m



ZENZIC CAPITAL

Zentic Capital brings flexible, structured funding solutions to the UK and European markets.

What Zentic offers:
Development Finance, up to £25m



WESTWOOD
CAPITAL FINANCE

Lender Updates

Westwood Capital - Commercial Loans

Westwood Financial, a long-established real estate investment firm, has expanded its financing capabilities by securing significant debt capital. [Now offering commercial loan options on Brickflow.](#)

CapitalRise - Bridging Loans

CapitalRise has secured a £30 million funding line to expand its bridging loan portfolio, focusing on prime property developments in London and surrounding areas. [Now providing bridging finance through Brickflow.](#)

MSP Capital - Bridging Loans

MSP Capital has launched a development exit bridging loan product with competitive rates and flexible terms, targeted at residential developers. [This offering is now available on Brickflow.](#)

Roma Finance - RomaPRO

Roma Finance has launched RomaPRO, a flexible buy-to-let solution for SPV investors—and it's [now available through Brickflow!](#)

Golden Tree - Bridging Loans

Golden Tree has added bridging loans to its portfolio, providing borrowers with enhanced options [alongside development loans on Brickflow.](#)

Lendco - Commercial Loans

Lendco, previously focused on buy-to-let and bridging loans, has expanded its offerings on Brickflow to [include HMO & MUFB finance solutions.](#)



Brickflow News & Product Releases

Brickflow and Connect Mortgages Network Launch Partnership

Brickflow and Connect Mortgage Network have partnered to enhance AR operations with advanced property finance technology, boosting efficiency, compliance, and revenue growth.



Completing the Capital Stack With Deallocker

Brickflow continues to partner with Deallocker to offer seamless funding across the entire Capital Stack, enabling quicker, more efficient financing for commercial property projects.



Helping Developers Calculate Tax Savings

We have been working with CapEx to help brokers and developers accurately calculate tax savings, preventing overpayments and reclaiming past overpaid amounts.



Enhancing Platform Speed and Efficiency with Tech Upgrades

Brickflow has implemented tech upgrades to enhance speed and efficiency, ensuring a smoother, faster experience for users securing the best deals.



BRICKFLOW | WHERE DEALS GET DONE

Want to know more about Brickflow?

Over 200 broker and debt advisory companies are already using Brickflow. If you've yet to join, now is a great time to try our award-winning tech. Book a demo with our team!

[Book your demo today.](#)

Instantly search and secure the best value loans for your clients, and apply directly from the platform, in under an hour.

Bridging Finance | Commercial Mortgages | Development Finance

Your Customer Success Team:

Tessa Kimber

Senior Customer Success Manager
tessa@brickflow.com



Nicole Debich

Customer Success Manager
nicole@brickflow.com

