

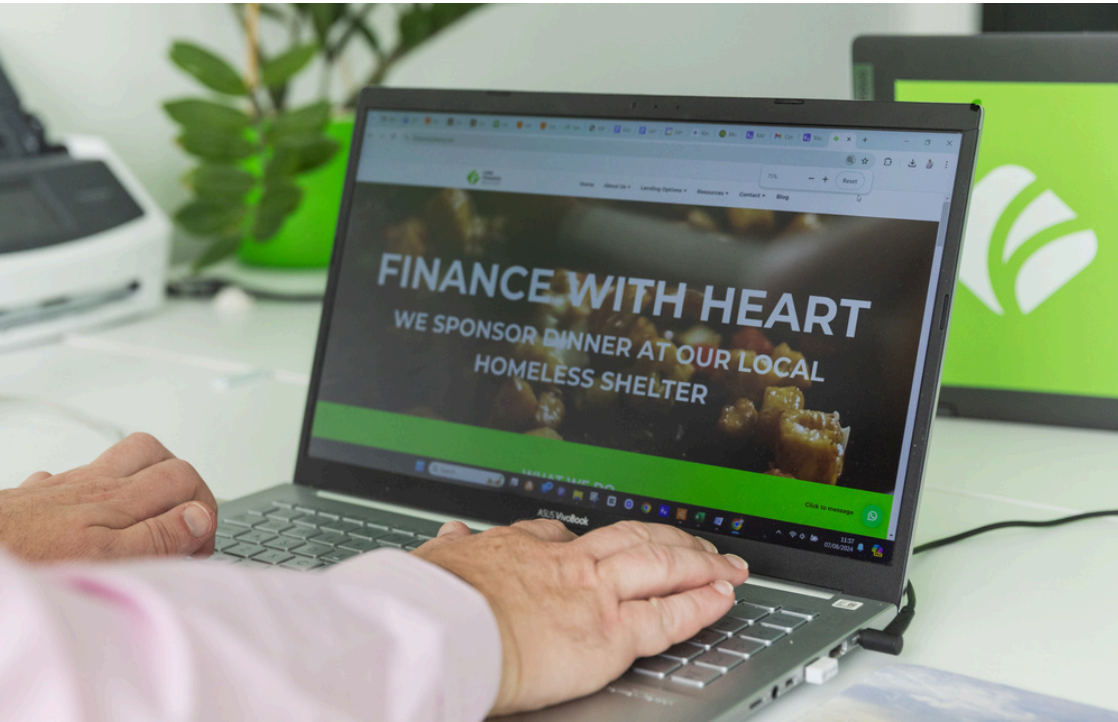


**LIME
FINANCE**
SOLUTIONS
WE ARE ON YOUR SIDE

LIME-FS.COM

HAPPY CLIENTS

A FEW CLIENTS WE HAVE WORKED WITH RECENTLY





WHO WE ARE

Established in 2012, Lime Finance Solutions are an award winning independent commercial and property finance specialist. We provide commercial mortgages, property and development finance across the UK.

We are FCA authorised and not tied to any network, meaning we are truly independent and able to deliver finance for our clients where others falter.

We are committed to doing things right and operating to high ethical and moral standards which includes planting a tree for every deal we do and sponsoring dinner at our local homeless shelter.

We have a track record of delivering funding for our clients, these are just a few of those stories to show the types of deal we're really good at.

TRUST OWNERSHIP



THE CLIENT

A UK based limited company that was owned by another business and a family trust. The trust was based overseas.

Whilst the client was essentially just a UK company the underlying ownership was more complex and took time to understand and clarify.

The company owned several properties and needed to refinance to repay their existing lender who no longer wanted trust based lending.

THE AIM

Three properties in North London where all were let out and tenanted.

We needed to refinance the current lender and provide confirmation to the current lender of progress of the refinance.

Whilst timescales were important the biggest issue was overcoming the ownership structure which was limited the options open to the client.

Funds were required on an interest only basis.

THE RESULT

The client had already been to a lender who declined to assist at a late stage.

We spent some time going through the ownership and providing clarity of who owned what. We then used a solicitor who understood trust ownership, doing this avoided some common issues with this type of structure.

By being clear on the ownership and showing this in detail we could provide the comfort our new lender required. This cleared the way to get the finance completed.

A total loan of £748k was completed in November 2025.

BUY TO LET REFINANCE



THE CLIENT

A property investor had a property that was due for remortgage.

The caveat here was that the property was owned in client personal name but held for the benefit of their limited company. This was a tax structure approved by HMRC but non standard for many lenders.

The request was to refinance the property on standard buy to let terms rather than the higher cost finance it had been subject to.

THE AIM

In simple terms this was a request to refinance a standard residential investment property.

The complicated part was in borrowing on standard terms where the ownership was in personal name but held for the benefit of a limited company.

We needed to use a lender who would apply limited company affordability criteria with a property that was, technically, personally owned.

THE RESULT

The concern from most lenders is about whether the non standard ownership is HMRC approved and will not cause them an issue going forward.

In this case we worked with the client accountant to clarify the structure and show how it was approved by HMRC. This removed the main barrier standard lenders had.

Doing this meant we could refinance the property on standard terms, reducing the cost of borrowing to the client.

A mortgage of £244k was completed in November 2025.

BUSINESS GROWTH



THE CLIENT

An architect and interior design company had recently moved into new premises.

The expansion of the business included a larger office space along with acquisition of another complimentary firm.

A combination of these events meant the client wanted to raise capital to boost their growth and increase the level of cash flow reserve.

THE AIM

One of the key elements here was overcoming the recent acquisition which meant that the previous year figures did not reflect what the business was set to do in the following year.

It was also key to the client to raise capital without providing tangible security, this was due to the shareholding split within the business and wanting to keep things equal.

Time was also an issue with the funds being required within a short period.

THE RESULT

It was important that we recognise the issues key to the client, in this case it was ensuring risk was equal across all directors and getting funds released quickly.

Because of the recent acquisition we needed to show why the following year financials would be significantly better than the previous.

We worked with lenders who would meet the criteria required, using lenders who had delivered in similar situations previously.

A total of £48k was released unsecured in October 2025.

COMMERCIAL YARD



THE CLIENT

Property investor who owned a commercial yard which was formed of storage space, a container and a delapidated outbuilding. The space was used by a construction firm as storage for materials and vehicles.

The property was subject to a planning application where Croydon council were requesting amendments prior to signing off a development for 7 flats and new commercial space.

THE AIM

The client had an asset which was unique in it's poor condition and lack of any substantial building. There was a tenant but the unit was a lower quality asset for most commercial lenders.

The client wanted to release capital against the asset pending planning approval, at which time the site would be developed.

At this point in time the priority was to release equity from an asset that had potential to appreciate in value once planning was approved.

THE RESULT

This case was all about matching the lender to the asset type.

Whilst many lenders will advance against a commercial property or yard, the overall condition of this property was such that most lenders would walk away on receipt of a full valuation.

We worked closely with a lender who was comfortable with the asset, we provided plans, photos and video of the site prior to a valuation to ensure the lender was comfortable.

This approach paid dividends with a £290k facility completing in November 2025.

FORMER SCHOOL



THE CLIENT

Our client had purchased a freehold commercial investment property which was a former school.

The client had purchased the unit as a delapidated property, invested in a refurbishment and now wanted to release capital for their next project.

As a property investment business the client was keen to release capital and recoup the cash invested.

THE AIM

The client had a tenant lined up for the property and could therefore show affordability for new borrowing.

The challenge was that a recent valuation had given a lower figure than expected. Being a former school the property had limited alternative use.

Both these factors meant that the transaction was not as straightforward as it initially looked.

THE RESULT

We concentrated on using a valuation provider who was different from the previous firm and who would value the property based on its new, refitted value.

We also had a new lease in place and could use this to support the valuation provided by the client.

Using our contacts we worked with a lender who was comfortable with the former school use.

Combining these factors enabled us to obtain a £225k loan which completed in September 2025.

NEW BUILD FINANCE



THE CLIENT

A small building company was undertaking their first development with the project having run out of cash due to cost of good increases and unplanned delays.

The property being built was a new three bed house as part of a garden plot development.

To complicate matters the client was going through a separation with the other party unwilling to sign documents related to the company.

THE AIM

Raise funds to clear existing debt related to the project and provide funds for the build to complete prior to sale of the finished unit.

We needed to work with a lender who would lend on a part built project, who would understand the external pressures the client faced and who would work around the issues caused by the separation.

All in all, the ask was simple but the factors surrounding the case made it far more complicated.

THE RESULT

We worked with a lender we knew well and who was happy to talk through the pertinent issues.

The core proposal was solid, in that the property was being completed, standard of work was very good and the exit was well thought through.

Because we could show the lender a clear exit plan and demonstrate the quality of work to date, they were happy to be flexible on who signed documents and work with the client.

A loan of £178k was agreed and completed in August 2025.

CASH FLOW BOOST



THE CLIENT

A firm of architects and structural engineers needed a quick injection of capital following an increase in work resulting in pipeline business but also upfront costs.

As is commonly the case, the lead time from starting work to completing projects can be out of client influence. The early work in any project is often the less profitable, meaning new clients can impact on cashflow in the short term.

Several new clients is good news for the business but meant that cashflow would need to be supported.

THE AIM

Allow the business to increase its cash holding and then structure repayment over a two year period to match with the increase in income which was known to be happening.

The client wanted a simple solution that didn't require any security or link to any invoices, they wanted a straightforward capital injection to be repaid over a short period.

THE RESULT

The challenge with cases similar to this is that the repayment source is future based whilst the cost is now.

This means that if a lender looks at the current or past accounts they won't reflect the true income and affordability can be understated.

We used a lender who understood the expansion and recognised why the client was borrowing. By providing this clarity we obtained a suitable solution for the client.

A loan of £46,000 was completed in July 2025.

BAR PURCHASE



THE CLIENT

a local business owner had the opportunity to purchase a mixed use property forming their bar on the ground floor and a rental flat above.

The purchase had more benefit for the client than simply acquiring a property.

The downside was that the flat had a poor 'G' EPC rating and could not legally be let. The client didn't want to do works to the unit until it was owned by them.

This was a purchase that made sense but came with complexities.

THE AIM

Enable the client to complete the purchase of the property they currently rented.

We needed to overcome the EPC issue with the flat, the need to renovate and that the ground floor was a bar which is against many lender's appetite.

The benefit to the client in completing the purchase was such that finding a workaround to the EPC and getting the purchase completed was the priority.

THE RESULT

Whilst the property couldn't be let with the EPC it had, the bar could still be used and the client could undertake improvements.

We used an EPC assessor to give comment on what works would be required and used this reassurance to give the lender the comfort they needed.

A mortgage of £228k was completed in October 2025.

FIRST TIME LANDLORD



THE CLIENT

A new limited company set up to purchase investment property.

The company is owned and operated by a first time buyer first time landlord who wanted to build a property portfolio ahead of buying their own home.

Being a non-homeowner and a first time landlord can limit lender choice. The property found also had external staircase access over a flat roof and was above commercial premises.

THE AIM

Allow the purchase to happen by financing the property at maximum loan to value.

We needed to address the issue with access, flat roof and the commercial space below.

At the same time as overcoming these issues we needed to find a lender who was happy with a lack of property experience and that the main individual was not a current homeowner.

THE RESULT

We addressed the access, flat roof and commercial space issue by demonstrating good demand for this type of unit in the area.

The client lacked experience but we could leverage the parents experience and that relevant exposure to property management existed.

By covering the core issues and addressing them we were able to secure a 75% mortgage for the client with the purchase completing in June 2025. A loan of £119k was agreed.

GROWTH BORROWING



THE CLIENT

A leading independent UK estate agency was restructuring for future growth which included reviewing current borrowing and outgoings.

The business carries a high profile in their sector and well respected among their clients.

As a 'disruptor' in their sector this business struggled to be recognised by lenders as different to peers, both in financial performance and in how the company operated.

THE AIM

At the time of this refinance the property market was in flux with lenders largely considering the success of businesses in this sector linked to property market as a whole, rather than the individuality of the client's business.

We were asked to release capital to fund new growth, increase cashflow reserve and reduce current debt servicing costs.

Increasing borrowing and reducing debt servicing appear to be opposite aims, this was a key factor we needed to overcome.

THE RESULT

Part of the solution here is whether the client is considered to be a 'property' business or a 'professional services' provider.

This appears symantics but is actually far different.

By focusing on how the client works we got the lender to look at the business separate from the property market.

Doing this enabled us to obtain a lower cost of finance across all the business borrowing, thereby releasing capital and reducing debt cost.

An unsecured loan of £230k completed in September 2025.

FINANCE TO SELL



THE CLIENT

An experienced property investor had a mixed use property in Surrey where the term of the current borrowing had expired.

The existing lender wanted to be repaid and the client wanted to sell other property as part of a larger strategy.

We were asked to refinance the property where the current loan had expired then provide a shorter term loan to give time for other units to be sold, then allowing for the new loan to be repaid.

THE AIM

Refinance the property and repay the existing lender.
Reduce the cost of borrowing because the client was now on a standard variable rate, and allow time to repay.

The property was not straightforward given it was a vacant commercial unit and the residential unit had previously been occupied by the client.

We needed to source a suitable finance option and negotiate with the existing lender to give time for the refinance to complete.

THE RESULT

The issue of the client living in the property was overcome by showing they now resided in another of their properties. The vacant commercial unit was overcome by showing demand for this type of unit in the local area.

We sourced an 18 month loan which gives time for the client to sell other property whilst also not penalising them for early repayment, hence ticking the boxes required.

A loan of £370k was completed in July 2025.

EXPANSION FINANCE



THE CLIENT

A property surveyors and consultants were moving into new premises and required finance to fit the new property and purchase the necessary IT and software for additional staff.

The client had purchased a commercial property the previous year and didn't want to change that mortgage, meaning that any new finance needed to be unsecured and not put them in breach of that agreement.

THE AIM

To avoid having to change or be in breach of the existing commercial mortgage.

At the same time to release capital to allow the expansion.

Part of the requirement was to secure the new borrowing in a short timescale given the commitments made to new staff and the need to move ahead with the expansion plans.

THE RESULT

The company is well run and has always been successful. The move the previous year had impacted on profits and this needed to be clarified.

Often lenders have different requirements when companies borrow different amounts. Understanding this meant we could match client and lender at a level that worked for both.

By structuring the borrowing correctly and understanding the lender we could achieve what the client wanted.

A loan of £50,000 was completed in August 2025.

PORTFOLIO GROWTH



THE CLIENT

The client had the opportunity to purchase a commercial investment property.

To raise the deposit for the purchase the family of the client had agreed to refinance a rental unit they owned.

The clients were a family of four individuals forming parents and two siblings. We had issues with ages of the parents and that the property they wanted to refinance was not straightforward.

THE AIM

To release capital against the value of the rental property and use this capital for an onward purchase.

The onward purchase was being done at a different time and not in the exact same names.

This meant needing a lender who would work with the property, the ages of the borrower and that the capital raised could not be followed once drawn.

The positive was that the property generated an income sufficient to afford the new loan.

THE RESULT

This was a case of using a lender where we understood their criteria and could explain why the transaction made sense.

Most regular buy to let lenders would be unable to complete this deal due to a combination of client age, the reason for borrowing, the property and the timescales the client needed to work to.

Because we work closely and understand our lenders we were able to place and complete the deal for the client.

A loan of £185k completed in October 2025.

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