

THE LATEST SPECIALIST LENDING NEWS AND CLIENT TRENDS

BRIGHT INSIGHTS



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March 2025

**This publication is for
mortgage professionals
and is not intended for the
general public.**

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FOREWORD

Welcome to the latest edition of our digital magazine, Bright Insights, created by my excellent colleagues in our in-house marketing team. I hope and trust you'll find this edition useful and informative.

For most of us, 2024 was better than 2023, but it still didn't feel like a normal, functioning mortgage market. SWAP rates were more settled, and their overall trajectory was downwards, but there were still more 'bumps' along the way than was ideal. The direction of flight for UK inflation is also largely positive but once again, much of its future direction is influenced by the geo-economic environment on Planet Earth. A majority government felt positive, but again, the first 9 months of Sir Keir's tenure has underwhelmed many. So, what is there to be positive about?

We've recently entered the newest Chinese Lunar New Year. This year it is the turn of the exotic sounding Wood Snake. 'Wood Snake' years are seen as being very positive, especially in the first half of the lunar new year, when 'you are encouraged to take on new challenges' but to also 'enjoy the attention that these challenges will give.' This sounds like an excellent segue into the extra income opportunities that a partnership with The Brightstar Financial Group will give you. A partnership with the UK's leading specialist finance business will also protect those all-important client relationships for your next deal as we will regard your clients as VIP's during the term of the transaction, whilst our thousands of 5 Star Trustpilot Reviews should provide you with reassuring evidence of how our customer base feel about their interaction with our amazing staff.

We have been the market leader for more than a decade and that doesn't happen by luck or chance. Let us impress you with our colleagues' product knowledge, fantastic customer service and our market leading financials. That's why 8 out of 10 of UK mortgage intermediaries can legitimately gain access to The Brightstar Financial Group. I'm confident that once we work with you, you will be a partner for a generation.

Written by:

Rob Jupp

Group CEO

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Turning challenge into opportunity securing financing disused abattoir

At Sirius Finance, we take pride in our ability to navigate complex lending scenarios, and our recent completion of a £9.5 million commercial bridging loan exemplifies the value of expertise, collaboration, and strategic lender relationships. This transaction, secured for an ultra-high-net-worth client, facilitated the acquisition of a large, decommissioned former abattoir and associated buildings for redevelopment and future rental income. Despite the inherent challenges posed by the nature of the security, we successfully structured the loan at 90% of the purchase price and 67% of the market value – terms that many lenders would have been reluctant to offer.

The complexity of this case was further heightened by the client's ownership structure,

which was based in the Channel Islands, adding layers of legal and administrative intricacy. However, by leveraging our long-standing relationships with specialist lenders, we secured the required funding with efficiency and confidence. The expertise of the Specialist Finance team at InterBay played a crucial role in structuring the deal, and the legal process – often a stumbling block in cases of this nature – was managed with precision by the highly skilled team at Birketts LLP.

This transaction demonstrates what is possible when a well-connected, resourceful broker firm works in close partnership with lenders and legal professionals.

Opportunity Finance on a Tour.

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At Sirius Finance, we do not see complexity as a barrier but rather as an opportunity to demonstrate the strength of our market knowledge, the depth of our industry relationships, and our ability to deliver results where others may falter. In an environment where bespoke financial solutions are critical to maximising investment potential, choosing the right brokerage partner is the key to unlocking opportunities.

Written by:

Robert Heywood

Senior Associate
Sirius Finance

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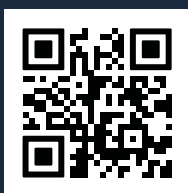


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Breaking down barriers for commercial clients.

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The commercial lending market is becoming increasingly competitive, with lenders actively looking to grow their books by providing finance for semi-commercial and commercial property investments, as well as lending to trading businesses. As banks and specialist lenders work harder to win business, we are seeing lower rates, improved criteria, and a greater appetite for deals that may have been considered too complex in the past.

This shift in the market means there are now more opportunities to secure funding for clients, even when a case appears challenging. At Brightstar Financial, we have the expertise and lender relationships to find solutions for complex scenarios, ensuring that borrowers can access the finance they need.

A recent case we completed is a great example of how specialist knowledge and a flexible approach to lending can lead to a positive outcome. A broker who does not typically write commercial business introduced us to a client seeking to refinance a semi-commercial property in West London. The security was valued at £1.1 million and comprised a retail unit on the ground floor with an HMO above.

The complexity of the case arose from the fact that the owner had also built an additional flat and, while this flat did have planning permission, it did not have a new-build warranty or a professional consultant's certificate, which is a common requirement among lenders. Furthermore, the current lender had not provided consent for this additional unit, creating another layer of difficulty in securing a refinancing deal.

The client wanted to refinance the existing loan and release funds to pay a tax bill and clear a second charge mortgage on another property. Despite the various complications, once we had gathered all the necessary information, we were able to place the deal successfully, securing 70% LTV on a five-year fixed rate at 6.19%. This case is a strong reminder that even when a deal appears difficult, it is often possible to structure a solution with the right lender and expertise.

Brightstar's in-house insurance service, Solstar, also provided valuable support in arranging cover for this unique property. Having access to comprehensive services that extend beyond lending allows us to offer a more complete solution to clients, particularly in cases involving unusual or complex properties.

The increasing competition in the commercial lending market is creating new opportunities for brokers and borrowers alike. With more lenders demonstrating a willingness to take a flexible approach, it is now possible to place cases that may have been declined previously. Brokers who do not regularly deal with commercial finance should not hesitate to explore these opportunities, as the right support can make all the difference.

At Brightstar Financial, we specialise in structuring solutions for complex cases and helping brokers place deals that might otherwise seem unworkable. If you have a case that appears challenging, get in touch—we may have the perfect lender for your client's needs.

Written by:

Adam Fulcher

Commercial Finance Specialist
Brightstar Financial

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There are often many hurdles to overcome when it comes to arranging specialist finance and some of these can be as a result of the complex insurance requirements around the deal, rather than the loan itself.

By partnering with Solstar, the specialist commercial and property insurance division of The Brightstar Group, you don't need to let these hurdles become an insurmountable obstacle. Our team of experts are on hand to source the right cover specified by a lender. These requirements are often not fully known until quite late in the finance journey, but we are proficient in resolving these issues. We have already worked on many cases where we have saved the deal at the eleventh hour.

Here are just three examples of cases where we have helped:

Two commercial warehouse units

As a result of buying out their business partner, this client recently needed to remortgage their two commercial warehouses. The existing insurer would not note the lender's interest, they therefore needed to obtain a new insurance policy.

We sourced a policy which covered both units, whilst noting the lender's interest and at a lower cost than their existing policies. The client was extremely happy with the outcome as this enabled completion of the remortgage without any delays.

Hospitality premises covering light refurb

This client was purchasing a pub/restaurant which needed light refurbishment work before the grand opening. Solstar sourced the perfect insurance solution which covered the premises whilst it was unoccupied, enabling the final works to be completed ahead of the cover being switched once the business was trading.

Listed building holiday let

This client was entering the holiday let market for the first time and was seeking cover for their Grade II Listed Building, including fixtures and fittings, prior to completing on the purchase.

We identified that accidental damage, landlords' contents, legal expenses, home emergency and public liability would be beneficial to cover all eventualities and found the perfect comprehensive cover in just 24 hours from initial enquiry.

As a first-time holiday let landlord, the client was thrilled that the stress of searching for the correct policy had been taken away from them, and that they could now embark on their new venture.

Enhance services & increase retention for your portfolio clients.

Loyal portfolio landlord clients can be worth their weight in gold. These clients don't just require financing, they often have multiple opportunities to raise capital for numerous financing projects, and the complexity of their portfolios means they require tailored solutions. Building strong relationships with portfolio landlords can lead to a reliable, consistent stream of business. With so much on their plates, these landlords appreciate working with brokers who truly understand their needs and can offer a holistic approach to simplify their property management.

One way to increase the benefits you can offer to your portfolio landlord clients is by helping them with their insurance needs. You don't need to become an insurance expert to do this—partnering with a specialist like Solstar makes it simple to deliver enhanced protection services while saving your clients time and money. It's a win-win for everyone involved.

Landlord insurance is an essential tool for protecting their investments, but it can feel like just one more thing for a busy landlord to manage. Cover can be arranged for individual property risks, or for entire portfolios. While some landlords handle their insurance directly and others seek advice from brokers, by offering this service yourself, your clients are more likely to come back to you time and time again.

The market opportunity here is significant. Research shows there are 2.82 million private landlords in the UK, and 13% of them are portfolio landlords who own four or more properties. That's nearly 370,000 potential clients who own 2.2 million properties between them. These landlords aren't just looking for help with a single mortgage or a simple policy—they need ongoing support from experts who understand the complexities of managing multiple investments.

By helping your portfolio landlord clients secure the right insurance, you can become an invaluable part of their support team. At Solstar, we specialise in arranging landlord insurance that is designed to meet the unique needs of portfolio landlords. From houses and flats to holiday lets and even properties undergoing renovation, we offer solutions that protect their entire portfolio.

The range of protection we provide goes beyond basic buildings and contents insurance. Our policies can include accidental and malicious damage, rent protection, and legal cover for tenant disputes. Home Emergency Protection can also be arranged, this is ideal for landlords who prefer a hands-off approach to their properties, this level of protection can reduce the need for property management services and provides their tenants with 24 hour access to services such as plumbers, glaziers, locksmiths or builders without ever having to contact the landlord.

For brokers, there are clear benefits to helping clients with insurance. Not only can you deepen relationships with portfolio landlords and add value to their businesses, but you can also enjoy a consistent revenue stream through referral commissions. With an insurance partner, like Solstar, you don't need to worry about the complexities of insurance—we handle the heavy lifting, so you can focus on providing the best possible service to your clients.

Portfolio landlords are among the most valuable clients a broker can have. They're loyal, they have recurring needs, and they're often looking for trusted partners who can simplify their busy lives. By stepping in to assist with their insurance needs, you're offering a service that makes their lives easier and positions you as a key player in their success. And the best part? You don't have to navigate this alone. With Solstar, you can confidently deliver a solution that protects their properties, their income, and their peace of mind.

Jacqui Edwards
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Complex
buy to let
doesn't
always
mean large
loan sizes.

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At Sirius Finance, we specialise in structuring tailored mortgage solutions for all clients, many of whom have circumstances that don't fit the standard mould. Often these are large complex cases with high loan values, but not always.

For example, we recently worked with a young expat couple who wanted to invest in UK property while living in Europe. As first-time buyers and first-time landlords, they faced multiple challenges – their overseas income complicated verification, lenders prefer applicants with homeownership history, and their requested loan amount was below the threshold that many institutions would consider.

These barriers made traditional routes unworkable, but instead of accepting a flat rejection, we leveraged our relationships with specialist lenders that were able to assess the couple's broader financial stability and investment potential.

Even experienced investors can struggle with restrictive lending policies when it comes to smaller loan sizes. One of our clients, who owns a multi-million-pound property portfolio and runs four separate businesses, was denied a modest £34,000 in additional borrowing by two major banks. Despite all their buy to let properties being self-sufficient and profitable, the lenders refused to recognise multiple income sources and existing assets. We turned to a specialist lender that took a more holistic approach.

These are just two examples which demonstrate that complexity doesn't always correlate with loan size.

There are often smaller value cases where clients struggle to secure the finance they need. At Sirius Finance, we focus on the client, not just the deal, and that means we pull out all of the stops to get a case over the line whatever the value.

Complex buy to let doesn't always mean large loan sizes – the most important thing is securing the best outcome for the client.

Written by:

Hazel Jasper

Associate Sirius Finance

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Embracing the new normal.

Mortgage broking is a profession built on solutions. Clients turn to brokers because they trust our ability to navigate complexity and deliver outcomes that meet their unique circumstances. Yet, in a world where customer profiles are growing more diverse, many brokers find themselves having to deliver disappointing news to clients.

Turning away a client who doesn't meet high street requirements feels counterintuitive – because it is. But in a world where more and more people are entering a mortgage application with a range of complexities to consider, more customers are falling outside of high street criteria and many brokers still perceive this to be the end of the road for their application.

Before making that call to say you can't help, consider another approach. There's a good chance a solution exists that you haven't yet explored – and if you're not sure where to look, partnering with a specialist distributor, like Brightstar, can transform your approach.

Customer circumstances today are evolving. More people are self-employed, earning multiple streams of income, or managing portfolios of properties. Others may have credit histories that don't quite meet the automated criteria of a high street lender. These cases aren't unusual anymore - they're becoming the norm. For brokers, this shift requires a mindset change. It's not about knowing every detail of an increasingly complex market. That's impossible. It's about being an expert at identifying potential and knowing when and where to seek support.

The specialist lending landscape offers a wealth of options for clients who don't fit the mould of a typical borrower. What makes this sector unique is its emphasis on tailored underwriting rather than box-ticking. It's a world built for the complex, where lenders take a hands-on approach to understanding individual circumstances. However, navigating this environment can be challenging. Often, identifying and securing the right solutions involves in-depth knowledge of lender criteria and often cases are approved following a conversation that is only possible as part of a long-standing relationship.

This is why the role of a specialist distributor is so critical. A distributor operates as an expert bridge between brokers and specialist lenders, providing access to knowledge, relationships, and exclusive products that aren't always available elsewhere. At Brightstar, we've seen first-hand how transformational this partnership can be. Cases that were initially declined by lenders have been reconsidered and approved when presented through a specialist distributor. It's not magic – it's the result of expertise.

Some brokers hesitate to engage with specialists, worried it might dilute their authority or reduce their earnings. In reality, the opposite is true. Working smarter—by leveraging external expertise where needed - enhances your service offering. It demonstrates that you're willing to go the extra mile to find the right solution. And when you align with a distributor, you retain control of your client relationship while tapping into resources that expand your capabilities.

Ultimately, succeeding in this space isn't about knowing everything—it's about knowing who to call and when. That's how you work smarter, not harder. So, the next time you encounter a complex case, pause before turning it away. Take a moment to think about the untapped opportunities in specialist lending and how they could help your client. Sometimes, all it takes is one call to turn a "no" into a "yes."

If we want to thrive as brokers, we must learn to adapt. The world of lending is more complex than ever, but it's also more exciting. With the right partnerships and a willingness to embrace new approaches, we can deliver exceptional outcomes and ensure our businesses remain at the forefront of this evolving market.

Written by:

Andrew Cappaert

Group Head of National Accounts

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How business banking used to be, just better.



For more information,
please contact Brightstar



The background of the page is a photograph of a modern office interior. It features a large window with vertical blinds, a black chair with a white frame, and a desk. The overall color palette is muted, with greys, blacks, and whites, and a soft blue tint from the window light.

The benefits of property ownership for trading businesses.

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For many trading businesses, the opportunity to purchase commercial property represents a significant milestone in their growth journey. Investing in real estate can provide stability, financial security, and expansion opportunities that leasing simply cannot offer.

Owning commercial property allows businesses to benefit from long-term asset appreciation. Unlike renting, where payments contribute only to a landlord's income, purchasing property enables a business to build equity. Over time, commercial real estate typically increases in value, presenting an opportunity for future financial gain. If the property is sold later, the business could benefit from capital growth, further strengthening its financial position.

Another advantage of owning commercial property is the ability to expand operations as needed. Whether it's increasing warehouse space, creating a dedicated office for employees, or establishing a new retail location, purchasing property enables a business to scale on its own terms. Customising a space to meet specific operational needs can provide a competitive advantage, ensuring the business is well-positioned for future growth.

Leasing commercial property often comes with fluctuating costs and the uncertainty of rental increases. By purchasing property, a business can lock in predictable payments and build equity rather than paying rent without any return on investment. Ownership also eliminates the risk of being displaced due to a landlord's decision to sell or redevelop the property, providing long-term operational security.

In a constantly changing economic landscape, certainty and control are more crucial than ever. Business owners who own their premises are not at the mercy of landlords' decisions, such as rent hikes or lease terminations.

Written by:

Oliver Eastgate

Associate
Sirius Finance

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Instead, they have the confidence to develop their property, tailor it to their unique requirements, and solidify their presence within the market.

A well-located, high-quality commercial space can also enhance brand perception, attract customers, and reinforce stability in the eyes of investors.

At Sirius Finance, we have seen first-hand how owning commercial property can transform businesses.

Recently, we facilitated a loan facility for a vintage record shop, enabling them to move from a rented space to a new, owned location just down the road. The move not only allowed them to create a more inviting atmosphere for customers and expand their inventory, but also provided the foundation to establish themselves as a key fixture within the local community. In another case, we secured an 80% LTV facility for a client looking to purchase the property adjacent to their existing office. This expansion allowed them to significantly increase their operational capacity and improve efficiency without the uncertainties of leasing.

While investing in commercial property presents its own set of challenges, the long-term benefits can far outweigh the initial complexities. At Sirius Finance, we specialise in helping trading businesses secure the right funding solutions to achieve their goals.



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Superb service

second time I've worked with them. Molly was very efficient and kept me informed throughout the process and was always available...

Jason Smith, 11 March



Extremely helpful!

This was my first time dealing with Brightstar as an Intermediary. Efficient and really does go the extra mile...

Darren B, 12 March



High quality service

Luis and Richard have just made our experience with Brightstar so smooth from start to finish. Regular contact was amazing...

Laura M, 13 March

Showing our latest reviews

Non-standard can find a home specialist lender

It's often the case that specialist mortgage lending is associated with specialist client circumstances, but this isn't always the case.

One area where we are seeing particularly strong interest is mortgages for non-standard construction properties. Many lenders impose a maximum LTV of 75% for these types of properties, but at Brightstar Financial, we have access to niche products that can go up to 95% LTV, enabling more clients to secure the homes they want.

Non-standard construction properties can include steel-framed homes, properties with foam roof insulation, or even high-rise buildings. Many lenders restrict lending to buildings of six storeys or fewer, but we work with lenders who can offer solutions for taller buildings, giving more flexibility to buyers and investors.

We are also seeing increased interest in Shared Ownership schemes involving non-standard construction properties,

as well as non-standard Right to Buy applications. These cases often require specialist knowledge and access to the right lenders that are willing to assess applications on a case-by-case basis.

For buy-to-let investors, obtaining finance on non-standard construction properties can also be a challenge. However, we have access to lenders who can provide up to 80% LTV, even for properties located above commercial premises such as restaurants and takeaways.

Another key trend in the buy to let sector does focus on client circumstances and we are seeing a rise in applications from landlords who have previously missed mortgage payments. Often, these are due to temporary issues such as rental voids or tenants defaulting, but the landlords have since resumed making payments. While many mainstream lenders may decline such applications, I have had cases where a client was on a status 4 for 2 years (current)

Properties come with ing.

CONTACT

on their credit file, but our lenders ignored these arrears purely based on the fact the client maintained this level of arrears meaning they did not miss any further payments.

Our lenders take a more holistic approach. By reviewing an applicant's full credit history, we can often identify a more consistent track record and secure a suitable mortgage.

At Brightstar Financial, we understand that many mortgage applications don't fit into a standard box. Whether it's non-standard construction, Shared Ownership, Right to Buy, or a buy to let landlord with a minor credit issue, we have the knowledge and lender relationships to provide the right solutions.

Written by:

Yiannis Constantinou

Specialist Mortgage Consultant
Brightstar Financial

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Dealt with Mark Wadmore on a number of mortgage matters for my main residence and BTL...

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It was amazing service

It was amazing service. Paul and Andy are extremely helpful. I am so grateful to them...

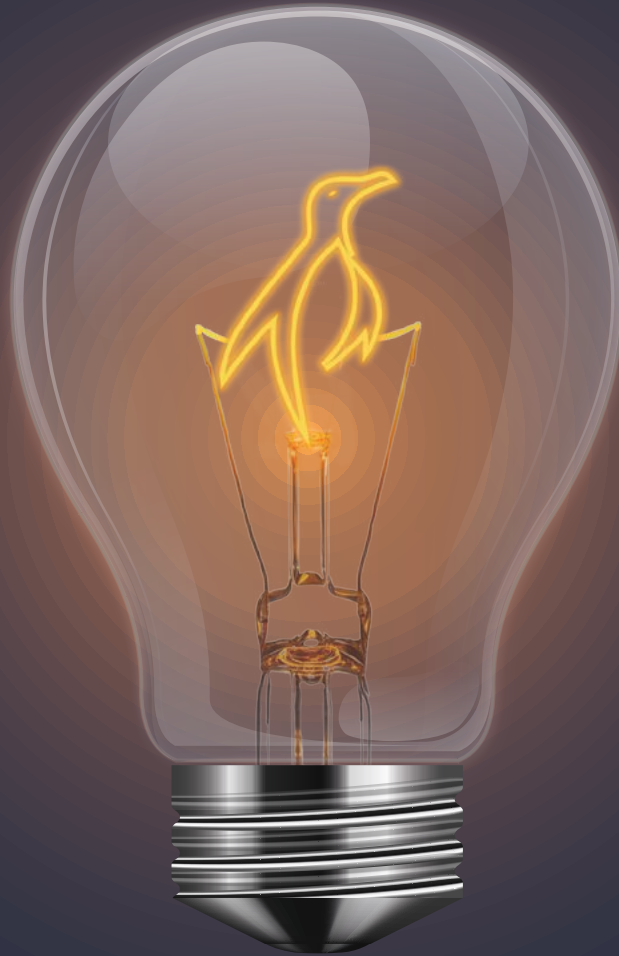
zrm malik, 28th Feb



Would use again

From start to finish I was very happy with their service, I always received a prompt response and...

Emma, 7th Mar



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