

# Product Guide

Supporting UK SMEs, Property Investors,  
and Small Developers by providing  
straightforward access to tailored  
short-term finance for Property,  
Business, and VAT Funding.



# Who We Are

Crown & Bentley is a specialist bridging finance company, established in the City of London. We provide fast, flexible short-term funding solutions to property professionals, investors, and businesses where speed, certainty, and structure are essential.

The business is led by Managing Director Alan Hogan, who brings over 25 years' experience in funding property-related transactions across a wide range of asset classes and scenarios. His depth of knowledge and commercial insight underpin our pragmatic approach to lending and our ability to assess opportunities on their individual merits.

Our bridging finance products are designed not only to facilitate acquisition and refinancing, but also to support opportunities to add value and generate income within the underlying property transactions. Whether funding refurbishment, repositioning, or transitional assets, we focus on enabling our clients to unlock potential and move projects forward efficiently.

At Crown & Bentley, we take a relationship-driven approach, working closely with brokers, solicitors, and clients from enquiry through to completion. By combining experience, clarity, and decisive action, we aim to deliver dependable funding solutions that work in the real world.



# Residential Property Bridging

Crown & Bentley will support bridging unregulated opportunities against residential property for:

## Residential Bridging Loan

- Full RICS valuation.
- LTV against Market Value.
- Exit on BTL refinance tested at (i) 1.45 times interest cover for individuals and (ii) 1.25 times interest cover for corporates against valuers market rent and 5.5% interest cost.

LTV:	<b>75%</b>
Max Term:	<b>12 months</b>
Rate:	<b>1% per month</b>
Arrangement Fee:	<b>2%</b>

### Example purposes:

- Auction Purchase.
- Acquisition pending term debt.
- Development Exit.

## Residential Bridging Loan (Light Refurb)

- Non structural refurbishment only.
- Full RICS valuation.
- LTV against day one Market Value.
- Exit on BTL refinance tested at (i) 1.45 times interest cover for individuals and (ii) 1.25 times interest cover for corporates against valuers market rent and 5.5% interest cost.

LTV:	<b>70%</b>
Max Term:	<b>12 months</b>
Rate:	<b>1% per month</b>
Arrangement Fee:	<b>2%</b>

### Example purposes:

- Residential properties in need of refurbishment (non structural) i.e. new kitchens, bathrooms etc.



# Residential Property Bridging

Crown & Bentley will support bridging unregulated opportunities against residential property for:

## Residential Bridging Loan (Heavy Refurb) (GDV)

- Structural refurbishment
- Full RICS valuation
- LTV against Gross Development Value ( GDV), with a maximum day one advance of 75% of purchase price.
- Full planning permission where required.
- 100% of works funded, subject to LTV limits.
- Maximum of 4 drawdowns for works (payable in arrears) and against IMS reports.
- Maximum works funded of 40% of the GDV.
- Exit on BTL refinance tested at (i) 1.45 times interest cover for individuals and (ii) 1.25 times interest cover for corporates against valuers market rent and 5.5% interest cost.

LTV:	<b>65%</b>
Max Term:	<b>18 months</b>
Rate:	<b>1% per month</b>

### Example purposes:

- HMO conversions.
- Permitted development extensions and internal structural changes.
- Loft conversions.

## General Criteria

Loan Size:	<b>£100,000 – £1,000,000</b>
Rate:	<b>1% per month</b>
Term:	<b>12–18 months</b>
Arrangement Fee:	<b>2%</b>

No exit or early repayment penalties subject to 30-day notice period on all redemptions.

Note below market value acquisitions: Up to the lower of 90% of purchase price or 75% of the market value.



# Commercial Property Bridging

Crown & Bentley will support bridging unregulated opportunities against commercial property for:

## Commercial Bridging Loan

- Full RICS valuation.
- LTV against Market Value.
- Exit on BTL refinance tested at (i) 1.45 times interest cover for individuals and (ii) 1.25 times interest cover for corporates against valuers market rent and 6.5% interest cost.

C&B LTV:	<b>65%</b>
Max Term:	<b>12 months</b>
Rate:	<b>1% per month</b>

### Example purposes:

- Small industrial, retail and office.

## Semi Commercial

- Semi Commercial less than 30% of the square footage is used for commercial/business purposes.
- Full RICS valuation.
- LTV against Market Value.
- Exit on BTL refinance tested at (i) 1.45 times interest cover for individuals and (ii) 1.25 times interest cover for corporates against valuers market rent and 5.5% interest cost.

C&B LTV:	<b>70%</b>
Max Term:	<b>12 months</b>
Rate:	<b>1% per month</b>

### Example purposes:

- Flats over retail.
- Unacceptable commercial space comprises—fast food outlets, pubs and betting shops.

## General Criteria

Loan Size:	<b>£100,000 – £1,000,000</b>
Rate:	<b>1% per month</b>
Term:	<b>12–18 months</b>
Arrangement Fee:	<b>2%</b>

No exit or early repayment penalties subject to 30-day notice period on all redemptions.



# Regulated Micro Business Loans

Crown & Bentley offer regulated micro business loans suitable for sole traders and simple partnerships (max two people). Typically loans are advanced for the following purposes:

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Working capital

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Asset purchases: Tools, Vans, Shop Fit-outs, etc.

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Stock purchasing

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## Product Features

- Capital and interest payments taken monthly.
- No exit or early repayment penalties.\*
- No hidden costs or other fees.
- Unsecured facility.
- This product is regulated by the Consumer Credit Act 1974 and is authorised by the FCA.

## Overview

Max Loan Size:	£25,000
Min Loan Size:	£5,000
Max Term:	12 months
Arrangement Fee:	2%
Fixed Interest Margin:	1.25% per month
APR:	18.88%

\*30-day notice period required for early redemptions.



# VAT Bridging

Crown & Bentley supports cash flow requirements against agreed VAT returns for the following purposes:

Where a property purchase (Commercial or Land) has a VAT obligation

Vatable acquisitions of large fixed assets— i.e. plant or machinery

## Product Features

- Interest servicing or retention options.
- We work with the customer to provide the most flexible solution.
- No exit or early repayment penalties.\*
- No hidden costs or other fees.
- No property security requirement.
- Accountants undertaking required for redemption of loan from VAT refund.
- 100% Personal Guarantees required.

This product is unregulated.

## Overview

Max Loan Size:	<b>£500,000</b>
Min Loan Size:	<b>£100,000</b>
Max Residential loan to value:	<b>65%</b>
Term:	<b>1–12 months</b>
Arrangement Fee:	<b>2%</b>
Current Monthly Interest Rate:	<b>From 1% per month</b>

\*30-day notice period required on all redemptions



# Get in Touch — Your Way

We make it easy to engage with Crown & Bentley in the way that suits you best.



## Phone

Speak directly with our team on **0333 533 1330** for personalised support



## Email

Send us your enquiry to **enquiries@crownandbentley.com** and we'll respond promptly



## Online

Visit **crownandbentley.com** for fast, convenient service

## Fast Quick Quotes Online

Visit **crownandbentley.com** to access our Quick Quote tool. Simply enter a few details and receive a quote in seconds — available 24/7.

## From Quote to Application

If you're happy with your Quick Quote, you can move seamlessly to a full online application. Your information flows straight through, allowing you to track progress, upload documents, and manage your application quickly and securely.

*Crown & Bentley — simple, fast, and designed around you.*

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