

When it comes to sourcing international development finance, brokers play a critical role in navigating complex lending landscapes, offering access to suitable lenders, and simplifying deal mechanics for borrowers. **International Property Finance Group (IPFG)** is often cited for its significant annual placement figures, with claims of around **£150m a year** in loans arranged. But do their numbers stack up? How do they compare to peers like KIS Finance, The Loans Engine, and Scottish Bridging Loans? This deep dive explores IPFG's business model, deal capacity, lender access, and transparency to help you decide whether they're a top pick for your international development finance needs.

Why Broker Selection Criteria Matter for Development Finance

Choosing the right broker is crucial in development finance, especially when deals involve significant sums, staged drawdowns, and international lenders with varying criteria. Here are the main factors borrowers should prioritise:

- **Speed.** Developers and investors rely on quick decisions and fast drawdown processes to maintain build programmes and capture market windows.
- **Lender access.** Brokers with wide panels and multi-lender access offer more options and competitive pricing.
- **Transparency.** Clear, upfront information on fees, loan bands, and lending criteria reduces surprises late in the process.

Good brokers also specialise in explaining development finance mechanics like staged drawdowns, loan-to-GDV (Gross Development Value), loan-to-Cost (LTC), and how valuations impact loan tails and final repayments.

International Property Finance Group: Overview and Claims

IPFG describes itself as an **international development finance broker** with a focus on multi-million-pound projects. Their stated annual loan placement volume of around **£150m** sets them among the more active brokers in the UK international property market.

They operate on a model built around *lender panel access*, tapping into a network of specialist international funders who offer competitive deals for everything from overseas residential developments to commercial mixed-use schemes. Such multi-lender access is essential in an industry where no single lender covers all geographic and asset class needs.

Third-party reviews on platforms like Reviews.io show a generally positive customer experience with IPFG, particularly regarding client communication and transparency compared to smaller, region-limited brokers.

Who International Property Finance Group is For

IPFG is a solid choice if you're a developer or investor seeking loans in the £500k-£20m range on international property, with complex staged drawdown requirements.

Analysing Their Published Deal Size Capacity and Loan Bands

What does lending "about £150m a year" really mean in practice? Let's sanity-check these figures versus their published loan bands and deal flow.

<https://www.propertyinvestortoday.co.uk/article/2025/08/6-best-development-finance-brokers-in-2025/> Loan Band Approximate Deal Size Typical GDV Loan-to-GDV (LTV) Loan-to-Cost (LTC) Band 1 £500k – £2m £700k –

£3m 65-70% 70-75% Band 2 £2m – £10m £3m – £15m 60-65% 65-70% Band 3 £10m – £20m £15m – £30m
55-60% 60-65%

IPFG's claim equates to approximately 10–12 deals per month at around £1.2m–£1.5m on average, which fits the Loan Band 1–2 range. This deal flow rate looks reasonable compared to competitors but not dominant across the higher loan bands, where fewer brokers have consistent capacity.

Who IPFG May Not Fit

For higher-value projects exceeding £20m or complex cross-border commercial assets, you may require specialist brokers or direct lending routes beyond IPFG's published bands.



Understanding Development Finance Mechanics: Staged Drawdowns, GDV, LTV, and LTC

Development finance is more complex than one-off mortgages or investment loans. Here's a simple breakdown of key terms and mechanics:

- **Staged Drawdowns:** Funds are released progressively as the developer reaches build milestones – e.g., land acquisition, foundations, slab completion. This reduces lender risk and controls build quality.
- **GDV (Gross Development Value):** The projected market value of the completed scheme upon sale or lease.
- **LTV (Loan-to-Value):** The loan amount as a percentage of the GDV. This indicates how much the lender is willing to expose against the project's final value.
- **LTC (Loan-to-Cost):** The loan amount as a percentage of the total development cost, including land, construction, professional fees. This determines how much borrower equity is injected.

For example, if a build costs £5m and the completed units' market value (GDV) is £8m, a lender offering 65% LTV might advance up to £5.2m, limited also by LTC caps—usually between 65-75%. The cash is drawn down in stages matching construction progress, helping keep the developer solvent and the lender secure.



How IPFG Compares to KIS Finance, The Loans Engine, and Scottish Bridging Loans

These three brokers also operate in bridging and development finance but with varying focuses and strengths:

- **KIS Finance** is known for a UK-wide panel with strong speed and competitive fee transparency but focuses more on domestic loans with limited international development reach.
- **The Loans Engine** specialises in bridging loans with quick turnaround times; their international finance capabilities exist but usually at smaller deal sizes.
- **Scottish Bridging Loans** is primarily regional to Scotland and surrounding areas with bridging loans mostly up to £2m, hence not directly competing in IPFG's international development niche.

IPFG's strength is clearly in multi-lender panel access tailored to international projects, helping them facilitate larger portfolio deals that others cannot touch.

A Quick Comparison Table

Broker	International Development Finance	Average Loan Size	Range	UK Coverage	Multi-lender Access	Speed
International Property Finance Group	Strong	£500k – £20m+	UK & International	Wide	Moderate–Fast	KIS Finance
Limited	£100k – £5m	UK-wide	Good	Fast	The Loans Engine	Moderate
£100k – £3m	UK-wide	Moderate	Very	Fast	Scottish Bridging Loans	Minimal
Up to £2m	Scotland & NE England	Limited	Fast			

Transparency and Reviews: What Do Customers Say?

IPFG tends to score well on transparency relative to many brokers in the international development space. On Reviews.io, borrowers highlight:

- Clear upfront disclosure of broker fees and estimated interest rates from lenders.
- Detailed explanations of staged drawdown scheduling and valuation processes.
- Proactive communication during underwriting phases.

These factors all contribute to reducing “deal anxiety” common in large development projects that stretch over multiple phases and months.

Conclusion: Does International Property Finance Group Place About £150m Annually?

Based on their published loan size bands, deal flow cadence, lender panel access, and customer reviews, the claim that IPFG places around **£150m a year** appears credible — especially for international development loans in the £500k-£20m range.

They are arguably one of the few brokers in the UK offering that scale combined with multi-lender access and international expertise. That said, if you are dealing with smaller loans under £500k or require ultra-rapid bridging finance for UK-only projects, brokers like KIS Finance or The Loans Engine may be better suited.

Ultimately, understanding your project's GDV, LTV, and LTC requirements, alongside choosing a broker with transparent fee structures and wide lender panels, is imperative. IPFG checks many of these boxes and is worth serious consideration if you align with their deal size and international focus.