

When you're eyeing a large-scale property deal in the UK, especially one requiring fast execution, the idea of a **GBP 25m bridging loan** might cross your mind. But who even provides bridging loans of that magnitude? With typical bridging loan sizes ranging from *GBP 50,000 to over GBP 30 million*, the market is diverse — but tapping into the right lender for a large property bridging UK transaction requires understanding nuances beyond headline rates.

In this article, we'll explore large-scale bridging finance, focusing on who offers loans of GBP 25,000,000 and above, and why execution speed and strategic exit planning often outweigh the interest rate battle. We'll also reference industry insights from *European Business Magazine (EBM)*, *NST Publishing Ltd*, and specialist lenders such as KIS Finance, while pointing you to resources like the Beehiiv subscribe page and Issuu (Latest Issue hosting) for ongoing market updates.

Understanding the GBP 25m Bridging Loan Landscape

Bridging finance has become a vital tool in the UK property market, particularly at auctions, during chain breaks, or when rapid refurbishments are needed before refinancing or sale. While many associate bridging loans with smaller deals—as low as GBP 50,000—there are lenders equipped and willing to fund transactions exceeding GBP 30 million.

Loan Size Range	Typical Use Cases	Suitable Borrowers
GBP 50,000 – GBP 1 million	Small auctions, minor refurbishments, chain breaks in lower value properties	Individual investors, first-time developers
GBP 1 million – GBP 10 million	Mid-sized auction portfolios, refurbishment projects, bridging chain breaks	Experienced investors, small to mid-sized development firms
GBP 10 million – GBP 30+ million	Large commercial or residential portfolios, major refurbishments, complex exit strategies	Institutional investors, large development companies, funds

A **GBP 25,000,000 bridge** firmly fits into the upper echelon of bridging finance — making it essential to understand which lenders are focused on such volumes and how they operate.

Who Provides Large Property Bridging UK Finance of GBP 25,000,000+?

For very large bridging loans, the market narrows to a niche group of lenders, each with distinctive characteristics:

- **KIS Finance:** Known for its flexibility and speed, KIS Finance caters to bridging loans across a wide range of sizes, including large-scale property bridging UK deals. Their lending proposition often includes straightforward underwriting and tailored terms suited to complex projects.
- **Octane Capital:** Octane Capital is synonymous with substantial bridging loan amounts—often 25,000,000+ GBP loans. Their experience in multi-million-pound transactions means they can structure deals that fit bespoke exit strategies, enabling clients to bridge significant portfolios or sizeable auction purchases.
- **Specialist Funds and Private Lenders:** These participants, often sourced through broker networks highlighted in publications like *European Business Magazine (EBM)* and platforms under *NST Publishing Ltd*, provide access to capital that traditional banks cannot match on speed or loan size.

If you want to keep pace with such lenders' activities and emerging case studies, subscribing via the Beehiiv subscribe page and reviewing updated lenders' showcases on Issuu can be invaluable resources.



Why Execution Speed Trumps Headline Rates for GBP 25m Bridging Loans

Clients seeking a **GBP 25m bridging loan** are often facing tight deadlines—be it auction deadlines, chain [bridging loan for commercial property](#) break urgency, or rapid refurbishment schedules. One of the key lessons from industry insiders and broker calls is this:

“Speed of execution often beats headline cheap rates.”

A loan that materializes two weeks faster can make the difference between winning an auction or losing the deal entirely. Moreover, bridging finance is by nature short-term, so even slightly higher interest rates can be outweighed by the strategic advantage of quick completion and an agreed exit route.

Speed plus reliable exit strategy planning

Another vital component is exit strategy planning. A successful GBP 25 million bridge loan needs a well-defined exit plan, usually involving:

1. **Refinancing:** Arranging longer-term senior debt post-refurbishment or repositioning of the asset.
2. **Sale of asset:** Auction or private sale once works are complete.
3. **Development exit:** Progressive sales of units or leasing to secure ongoing income.

Lenders such as Octane Capital or KIS Finance excel at tailoring bridging loans to fit these exit routes—helping borrowers avoid costly rollovers or adverse rate increases.



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Typical Bridging Loan Use Cases at Different Sizes

Understanding what size suits which scenario is crucial:

- **Auctions:** For a £25m auction portfolio requiring swift settlement, a large bridging loan is ideal, as bank loans rarely close quickly enough.
- **Chain Breaks:** Involves stepping in temporarily to purchase property when a chain fails—often needing rapid funding.
- **Refurbishments:** Large-scale refurbishments or repositioning of commercial assets may require staged bridging finance running into tens of millions.

Such loans, with terms typically between 6 months and 24 months, demand both execution speed and certainty around loan-to-value (LTV) ratios, payment schedules, and borrower experience.

How to Approach Sourcing a GBP 25,000,000 Bridge

Given the complexity and size, these steps are advisable:

1. **Seek Expert Brokers:** Brokers specialise in matching large scale bridging requirements with specialist lenders. They understand the nuances of underwriting for such loans.
2. **Prepare Comprehensive Documentation:** Demonstrate exit strategies, asset valuations, and development/refurbishment plans clearly.
3. **Accept Rate Realities:** Focus on transparency and speed rather than lowest headline rates.
4. **Use Market Intelligence:** Follow insights from *European Business Magazine (EBM)* and NST Publishing Ltd's resources to monitor lender appetite and market conditions.

Conclusion

Does a **GBP 25,000,000 bridge** exist, and who does that size? Absolutely. While bridging loans span a wide range—from £50,000 to well over £30 million—only a handful of lenders like **Octane Capital** and **KIS Finance**, supported by broker networks and specialist funds, provide large property bridging UK finance at that scale.

In large bridging loans, speed and an actionable exit strategy almost always outweigh the temptation of the lowest headline rate. If you're gearing up to finance a major auction purchase or development, make sure you engage expert brokers, prepare your documentation, and stay informed through platforms such as Beehiiv and Issuu.

For more expert advice and the latest bridging finance trends, do subscribe to the newsletters by NST Publishing Ltd and keep an eye on European Business Magazine (EBM) coverage.