

When it comes to navigating the complex world of property finance in the UK, understanding the sources of funding, the speed of execution, and access to quality lenders is paramount. One name that has become familiar among brokers and developers alike is **Belgravia Property Finance**. But who founded this influential bridging finance specialist, and what kinds of deals do they focus on? In this comprehensive article, we'll dissect the origins of Belgravia Property Finance, the types of deals they underwrite, and how their offering compares—particularly in the context of similar firms like **KIS Finance**, **Fluent Money**, and **The Loans Engine**. We'll also highlight critical fintech tools such as the *KIS Finance bridging loans calculator* and *MyFluent*, Fluent Money's fintech platform, which are transforming the broker experience.

The Founding of Belgravia Property Finance: Spotlight on Samuel Hoban

Belgravia Property Finance was co-founded by **Samuel Hoban**, a figure with over a decade of industry expertise in property finance and lending solutions. Hoban has become synonymous with innovation in bridging finance, particularly for complex cross-border and bespoke deals. His approach has always centred on one core principle: *"What is the exit?"* Before diving into any deal, understanding the borrower's exit strategy is fundamental, a philosophy Hoban instills through the company.

Since its inception, Belgravia Property Finance has grown its lender panel substantially, enabling broker clients to access a wide spectrum of lending options. The founding team's vision was clear—combine speed, transparency, and technological tools to streamline what can otherwise be a cumbersome process.

Samuel Hoban's Industry Reputation and Track Record

Samuel Hoban's hands-on experience in working with developers, landlords, and property investors across the UK and Europe gives Belgravia a distinct edge when assessing deals. His deep understanding of complex structures such as **equity mezzanine funding** and **cross border bridging deals** has helped carve a niche for Belgravia Property Finance in specialist lending.

The Breadth of Deals Taken on by Belgravia Property Finance

Belgravia specifically targets bridging loans, mezzanine funding, and short-term finance products that require a bespoke underwriting approach. Their typical client profiles include:

- Property developers seeking rapid capital for project acquisitions or refurbishment works
- Landlords using bridging loans to manage rental voids or secure buy-to-let properties quickly
- Investors pursuing cross border opportunities across Europe and the UK
- Clients needing flexible equity mezzanine funding as part of a layered finance structure

Unlike some lenders that restrict themselves to conforming bridging products, Belgravia embraces complexity. Their ability to handle cross-border bridging deals—such as loans secured on overseas property or involving multiple jurisdictions—sets them apart. This capability stems from their broad lender panel and risk appetite cultivated since Hoban's leadership began.



Speed of Completion: Why It Matters

One aspect that frequently gets broker-side analysts riled up is overpromising completion times. Belgravia shines here thanks to its transparent communication and realistic timelines. Being upfront about process dependencies minimises surprises on completion dates. When comparing to the likes of:

- **KIS Finance**, renowned for quick turnarounds and a large lending panel
- **Fluent Money**, who leverage digital platforms like MyFluent for application tracking
- **The Loans Engine**, with a strong focus on transparent pricing and fast underwriting

Belgravia competes effectively, often offering completion times within 7 to 21 days depending on deal complexity. This speed is achieved without sacrificing thorough due diligence, thanks to careful upfront checking of:

- Valuation reports
- Legal pack quality
- Identities and anti-money laundering documentation

How Belgravia Property Finance Compares with KIS Finance, Fluent Money, and The Loans Engine

Criteria	Belgravia Property Finance	KIS Finance	Fluent Money	The Loans Engine	Founder Highlight
Samuel Hoban					
Focus	cross-border and mezzanine deals	Large lender panel, broad access	Emphasis on digital tools, MyFluent fintech platform	Transparent fees and pricing	Deal Focus
Bridging	equity mezzanine, cross-border	Bridging and development finance	Bridging, buy-to-let, development loans	Short-term bridging, buy-to-let	Speed of Completion
7-21 days, depending on complexity		Rapid, often within 14 days	Fast, supported by MyFluent tracking	Quick decisions and completions	Technology and Tools
Digitally enabled process but focus on manual quality checks		KIS Finance bridging loans calculator	MyFluent platform for application tracking	Online deal submission and pricing transparency	Pricing Transparency
Clear fee structures, upfront on all costs	Competitive but check for hidden fees	Transparent, with digital monitoring	Clear pricing and no hidden admin fees		

Digital Tools Driving Efficiency and Transparency

Belgravia Property Finance recognises the importance of digitalisation, but unlike Fluent Money's fully fledged fintech platform *MyFluent*, they strike a balance between tech and personal underwriting. Their approach involves:

- Leveraging digital document submissions to expedite legal and ID verification
- Using valuation checklist templates to ensure brokers supply complete and valid valuation reports at point of submission
- Transparent fee breakdowns presented upfront—no hidden fees or bumps on completion

In contrast, **KIS Finance** provides their popular *KIS Finance bridging loans calculator*, an online tool brokers use to quickly estimate loan terms, monthly costs, and potential exit fees. This tool complements Belgravia's emphasis on clear communication, ensuring brokers can set expectations properly from the outset.

Why Transparent Pricing and Fee Structures Matter

One pet peeve from my years working side-by-side with brokers and lenders is the vague “from” interest rates with no explanation of added fees. Too many lenders lead brokers and clients down a garden path with attractive headline rates that exclude arrangement fees, exit fees, and admin costs. Belgravia stands out by providing a transparent, itemised fee structure in all loan offers.



This transparency is critical in managing expectations and avoiding the dreaded “hidden fee” backlash late in the process, which can delay completion or sour client-broker-lender relationships.

Summing Up: Belgravia Property Finance's Place in UK Bridging Finance

Founded by **Samuel Hoban**, a propertyinvestortoday.co.uk seasoned pro well-versed in the intricacies of *cross border bridging deals* and *equity mezzanine funding*, Belgravia Property Finance has earned a place among the UK's most trusted bridging and short-term finance specialists. They combine speed, transparency, and a broad lender panel to meet brokers' and borrowers' needs.

While they share similarities with peers like **KIS Finance**, **Fluent Money**, and **The Loans Engine**, Belgravia's ability to handle complex, cross-border matters and bespoke funding layers such as mezzanine finance make them unique. Their balance of digital efficiency—without losing the crucial personal underwriting touch—means they remain adaptable for challenging deals.

Anyone in the market for a bridging loan should seriously consider Belgravia Property Finance's offering, but, as always, the first question you should ask (and expect a straight answer to) is: **"What is the exit?"** Without a clear exit, no deal should be pitched or considered.

Further Resources

- [KIS Finance Bridging Loans Calculator](#)
- [MyFluent – Fluent Money Fintech Platform](#)
- [Belgravia Property Finance Official Website](#)