



Built for
decisive
lending.

Product Guide



Rob Roscoe
Chief Executive Officer

Welcome to Colenko.

It is great to have you with us. Thank you to everyone we work with for the continued trust and support.

We know that in this market, speed and clarity matter just as much as expertise. Our focus is simple. Understand the situation properly, move quickly where it counts and deliver funding that works in practice, not just on paper.

What sets Colenko apart is how we approach each opportunity. We stay close to the detail, keep communication clear and make decisions with confidence. No unnecessary process, no over complication, just a straightforward approach that helps you get things done. Clear thinking, sound judgement and delivery that follows through.

Built for decisive lending.

A handwritten signature in white ink that reads "Robert Roscoe".

Our Products

Our Products

01

Bridging

Residential Bridge

Up to

75% OMV

Fast Track

Complete within

48 Hours

BMV Bridge

Up to

100% LTPP

Semi-Commercial Bridge

Up to

75% LTV

Second Charge

Up to

75% LTV

Commercial Bridge

Up to

70% LTV

Stepped Rate

Monthly rate from

0.55%

Development Exit

Up to

80% LTV

Light Refurb (Self-Funded)

Up to

90% LTV

Medium Refurb

Up to

70% LTGDV

Heavy Refurb

Up to

70% LTGDV

Land Bridge

Monthly rate from

0.95%

Finish & Exit

Up to

70% LTGDV

Light Refurb (Funded)

Up to

75% LTGDV

HMO Conversion

Up to

75% LTGDV

Ground-Up

Up to

90% LTC

Refurb & Development

Speed & Certainty

Core Products

Stepped Rate

Enjoy a market-leading initial rate on projects expected to repay quickly.

Our stepped-rate product offers a low rate for the first six months, ideal for borrowers planning a fast exit and seeking exceptional short-term pricing.

Rate from

0.55%

Fast Track

Enjoy a streamlined process designed for speed from start to finish.

Complete auction purchases and urgent transactions in minimal time with streamlined underwriting, instant valuation, immediate legal instruction and an expedited legal process with no searches.

Complete within

48 hours

Maximum Facility £3 Million

Property Type Residential

Exit Fee 1%



Lower Initial Rate



Early Exit Upside



Improved Project Returns

Maximum Facility £1 Million

Monthly Rate From 0.75%

Term Up to 18 months



Instant Valuation (AVM)



Instant Legals (Deferred Fee)



Expedited Conveyancing (Title Insurance)

02 About

Bespoke Finance. Fast.

Bridging Loans and Development Finance for property investors and property developers in the UK. Our experienced team use advanced systems to deliver fast, flexible property finance.

Our senior team have delivered over £1bn in secured finance over the past 20 years. We combine sector expertise with the most advanced systems to make sure you get the property finance you need.

Clarity

We lend with a clear understanding of your circumstances, providing full transparency on what we can offer. By assessing your situation thoroughly, we deliver funding that works from the outset.

Communication

We keep you informed throughout the process with clear, straightforward updates. You can move forward with confidence, supported by consistent and reliable communication.

Commitment

When we issue terms, we stand behind them. We navigate complexity, overcome challenges, and remain committed every step of the way to ensure your loan progresses smoothly to completion.

OUR VALUES



Refurbishment

Core Products

HMO Conversion

A specialist HMO product secured against commercial investment value.

Our specialist HMO product offers maximum leverage and flexible terms to accommodate the specific planning/ permitted development and licensing requirements of your project.

Light Refurb

(Self-Funded works)

Maximise leverage on Day 1 and fund works from your own resources.

Maximise initial borrowing on projects where you self-fund light refurbishment works, including painting and decorating, plumbing and rewiring, new kitchens and bathrooms, and HMO conversions under PD.

Up to

75%

LTGDV

Commercial Investment Value

Up to


90%

LTV

Maximum Facility	£3 Million
Monthly Rate	From 0.85%
Valuation Basis	Investment Value

 Maximise Leverage

 Low Touch Monitoring

 Fast Drawdowns

Maximum Facility	£3 Million
Monthly Rate	From 0.85%
LTGDV	Up to 75%

 Maximise Day 1 Leverage

 No Monitoring Costs

 Improve ROI



Why Brokers choose us?

We're a specialist lender built around brokers – combining experience, speed and service to make complex deals simple. We combine sector expertise with the most advanced systems to make sure you get the property finance you need.

03 Our Service

1 Speed

Credit-backed terms within 24 hours.

When a deal lands, time matters.

We move fast, providing broker-ready terms within a day and keeping completion times short.

2 Relationships

We back our brokers for the long term.

Every deal is personal. We're relationship-driven, not transactional because when you succeed, we do too.

3 Simplicity

Straightforward processes, clear communication.

From enquiry to drawdown, you'll deal directly with decision-makers who understand how brokers work. Our experienced underwriting team reviews every case properly – so once approved, you can rely on it.

The Market Need

Many businesses and property investors struggle to access funding through traditional lenders due to lengthy approval processes, rigid lending criteria, and limited flexibility. As markets move quickly, there is a growing need for finance solutions that can be delivered faster and tailored to individual project requirements.

We combine sector expertise with the most advanced systems to make sure you get the property finance you need.

Development Core Products

Heavy Refurb

Finance larger scale extensions and conversions involving structural works.

Our heavy refurb product is designed to optimise cash flow and deliver flexibility across build programme, planning conditions, contracts and warranties.

Up to

70%

LTGDV

Ground-Up

Flexible development finance for experienced developers and contractors delivering smaller schemes.

Our ground-up product is designed to optimise cash flow and deliver flexibility with regards to build programme, planning conditions, contracts and warranties.

Up to

90%

LTC

Maximum Facility	£3 Million
Monthly Rate	From 0.85%
Term	Up to 18 months



No Collateral Warranties



Practical Underwriting



Fast Drawdowns

Facility	£300,000 to £3 million
LTGDV	Up to 70%
Monthly Rate	From 0.85% (Option to part service)
Term	Up to 24 months



No Collateral Warranties



Practical Underwriting



Fast Drawdowns

Our Process



Our focus is clear and simple.

Bridging finance requires fast decisions and efficient execution to keep transactions moving. Our process is designed to deliver clear terms quickly and move loans to completion without unnecessary delay.

04

1. Evaluate

We quickly assess loan enquiries and provide same-day credit-backed terms based on our understanding of the case.

2. Optimise

We structure the facility to strike the right balance between speed, leverage and flexibility, using AVMs where suitable.

3. Execute

We move loans rapidly to completion through pragmatic underwriting and expedited conveyancing, using title insurance where appropriate.

Maximum Leverage

Core Products

BMV Bridge

Borrow against the open market value when purchasing at a discount.

Maximise leverage when securing a discount, purchasing under an option agreement, or creating value through a title split or lease extension.

Up to

100%

LTPP

Development Exit

Maximise cashflow when developments are complete or nearing completion.

Unlock maximum cash as your scheme nears completion and retain up to 20% of sale proceeds as further units sell.

Up to

80%

LTV

Maximum Facility	£3 Million
Monthly Rate	From 0.85%
Term	Up to 18 months



Maximise Leverage



Reduce Deposit



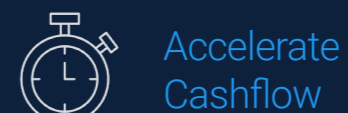
Improve ROI

Maximum Facility	£3 Million
Monthly Rate	From 0.75%
Sale Proceeds	Retain up to 20%

Project Stage Nearing practical completion



Maximise Leverage



Accelerate Cashflow



Extend Sales Period

Our ⁰⁵ Team

A lender you can rely on

Our team brings together decades of property lending experience, people who understand deals from every angle. We work closely with brokers and developers across the UK, providing the insight, speed and certainty that complex projects demand.



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Get In Touch

Whether it's a residential bridge, a complex refurb, or a development facility, our experienced team provides clear terms within 24 hours and delivers on every commitment.

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