

When it comes to securing development finance, transparency is paramount—even more so in the complex world of bespoke development finance. Yet, many brokers opt not to publish their loan size ranges. If you've ever scoured broker websites and found yourself puzzled by the absence of clear loan bands, you're not alone. This article will unravel why some brokers chose to keep their loan size details under wraps, and what that means for <https://www.propertyinvestortoday.co.uk/article/2025/08/6-best-development-finance-brokers-in-2025/> you as a borrower.

Understanding Development Finance Basics: GDV, LTV, and Loan-to-Cost

Before diving into broker transparency and loan size disclosure, it helps to understand key concepts that underpin development finance deals.

- **GDV (Gross Development Value):** The estimated market value of the property once development is complete. It's what the finished project is worth.
- **LTV (Loan-to-Value):** The ratio of the loan amount to the value of the asset, often the GDV or current property value. For example, an 80% LTV on a £1m property means a £800,000 loan.
- **Loan-to-Cost (LTC):** The loan amount relative to the total cost of development, including land purchase, materials, labour, and fees. It focuses on the "cost" rather than the "value" of the project.

In development finance, lenders carefully weigh these numbers to assess risk and suite loan offers. Because development projects often involve *staged drawdowns*, loans are disbursed in phases aligned with build progress, increasing the complexity.

Bespoke Development Finance and the Challenge of Loan Size Ranges

Bespoke development finance involves customised loan solutions tailored for unique project requirements. Unlike standard mortgages, these loans take account of complex factors such as construction timelines, phased builds, risk profiles, and exit strategies.

Due to this inherent variability, brokers face a dilemma around publishing loan size ranges. Should they advertise a broad band to cover most cases? Or omit ranges altogether to avoid putting borrowers into incorrect categories?

Why Some Brokers Choose Not to Publish Loan Size Ranges

1. Avoiding Misaligned Expectations

One key reason brokers keep loan sizes undisclosed is to prevent attracting enquiries that do not fit the lender panel's appetite or criteria. For instance, brokers with access to lenders offering loans from £100,000 to £5 million may hesitate to post this range publicly.

Why? Borrowers looking for very small bridging loans might assume all sums are available, but some lenders specialise only in deals above £500,000. Others may dislike smaller deals altogether. Public ranges can create false hopes or inappropriate leads, causing inefficiencies.

2. Reflecting Multi-Lender Access and Panels

Brokers such as **The Loans Engine** or **KIS Finance** typically grant access to multiple lenders through well-curated panels. Each lender on their panel may have different loan size thresholds. Publishing a single, consistent loan range becomes challenging and potentially misleading.

In such cases, brokers prefer to qualify the lead first, then recommend matching lenders—optimising for borrower fit rather than a one-size-fits-all advertised amount.

3. Complexity of Development Finance Mechanics

Development finance is rarely a simple lump-sum loan. It often involves staged drawdowns based on build progress, milestone certifications, and complex cashflow management. The final maximum loan may depend significantly on GDV, LTV, and LTC calculations as the project unfolds.

Disclosing a fixed loan range without context on how these mechanics iteratively impact loan size could confuse or mislead borrowers about what is feasible.

4. Maintaining Competitive Advantage

Some brokers use bespoke structuring and exclusivity with certain lenders as selling points. Revealing their loan size capabilities might inadvertently help competitors or encourage borrowers to approach lenders directly.

5. Avoiding Regulatory or Compliance Missteps

Broker transparency is critical for compliance, but it must be balanced with accurately conveying the scope of service. Publishing broad loan bands without clarifying terms could be construed as misleading marketing, which brokers try to avoid.

Broker Selection Criteria: What Matters to Borrowers

Given these dynamics, what should borrowers prioritise when choosing a broker? Loan size disclosures are just one piece of a bigger puzzle.

- **Speed and Responsiveness:** How quickly does the broker respond and progress your deal? In bridging and development finance, time is often critical.
- **Access to Lenders:** Does the broker provide multi-lender access and panels? This opens up options and competitive loan terms.
- **Transparency:** Is the broker upfront about fees, loan conditions, and funding mechanics? Reviews on platforms like Reviews.io can be revealing.
- **Experience in Development Finance:** Is the broker experienced with staged drawdowns and bespoke finance? Those unfamiliar may mismanage complex projects.

Spotlight on Brokers: KIS Finance, The Loans Engine, and Scottish Bridging Loans

Broker Loan Size Policy Specialises In Who This Is For KIS Finance Selective on publishing loan sizes; focuses on detailed borrower qualification. Bespoke bridging and development finance with multi-lender access. Borrowers with complex development projects seeking tailored lender matchmaking. The Loans Engine Does not broadly disclose loan size ranges due to lender panel variability. Wide range of bridging finance deals via extensive lender network. Clients prioritising choice and speed for bridging loans between £100k and £3m typically. Scottish Bridging Loans More transparent on loan ranges, but regionally focused on Scotland. Regional bridging finance,

specialising in short-term funding solutions for Scottish properties. Scottish borrowers needing quick bridging finance up to medium deal sizes (around £1m).

How to Navigate Brokers Who Don't Publish Loan Size Ranges

If you encounter a broker with "loan size not disclosed," take these steps to protect your time and interests:



1. **Ask Directly:** Contact the broker early and enquire about their typical deal sizes and lender appetite.
2. **Clarify Your Requirements:** Be precise about your development project's GDV, estimated costs, and desired loan amount.
3. **Verify Transparency:** Request clear details about fees, loan terms, and disbursement schedules.
4. **Check Reviews:** Use sites like Reviews.io for unbiased borrower feedback on broker performance and transparency.
5. **Compare Multiple Brokers:** Having options helps navigate differences in lender panels, fees, and loan structuring.

Conclusion: Transparency Isn't Just About Publishing Loan Bands

Broker transparency goes well beyond simply publishing loan size ranges. While "loan size not disclosed" can feel frustrating, it often reflects the complex realities of bespoke development finance, lender diversity, and deal mechanics.

Reliable brokers like KIS Finance and The Loans Engine prioritise matching you with appropriate lenders rather than broad advertising figures, while firms like Scottish Bridging Loans maintain region-specific clarity.

In development finance, detailed qualification, clear communication, and swift access to multiple lenders trump headline loan bands. Always prioritise brokers who are upfront about process, fees, and customised solutions—and correlate this with verified customer reviews.

In the end, a transparent broker is one who guides you clearly through each phase of your loan journey, regardless of whether they publish exact loan size ranges upfront.

