

When securing finance for property projects or business ventures, the phrase **multi-product structuring** is becoming increasingly common—especially with brokers like The Loans Engine. But what does it mean in practice? How does it benefit you, and why should it be a key consideration when selecting a broker? In this article, we'll break down everything from the basics of multi-product funding to the specific mechanics of development finance, helping you understand how to access the right funding stack for your needs.

Understanding Multi-Product Structuring

At its core, *multi-product structuring* means combining different types of financing products to form a comprehensive funding solution. Instead of relying on just one loan or credit facility, the borrower gets access to a tailored blend of financial products—like bridging loans, development finance, second charge lending, and asset finance—woven together to meet the unique demands of the project or business.

For example, a developer might use a bridging loan for initial site acquisition, development finance with staged drawdowns during construction, and asset finance for machinery or specialized equipment purchases—all arranged through a single broker with access to multiple lenders.

Who This Is For

This approach is ideal for property developers, SMEs, and investors whose funding needs span multiple categories or whose projects benefit from varied finance types working together.

Why Choose a Broker Offering Multi-Product Structuring?

Not all brokers provide access to a wide range of lending products or lender panels. Choosing a broker like **The Loans Engine** that specialises in multi-product funding stacks can make all the difference. Some key selection criteria to consider are:



- **Speed:** The ability to quickly analyse your funding needs and present multiple options from suitable lenders. Time-sensitive deals demand fast decisions and offers.
- **Lender Access:** Brokers with extensive lender panels (including specialist lenders like KIS Finance or Scottish Bridging Loans) can offer a broader spectrum of products and better rates.
- **Transparency:** Clear explanations about fees, loan-to-value (LTV) ratios, loan-to-cost (LTC), and development milestones help you understand exactly what you're signing up for.
- **Published loan bands and deal size capacity:** It's crucial to know if the broker and lenders can handle your loan size without surprises or hidden restrictions.

Who This Is For

Anyone wanting transparent, fast, and broad loan options from proven lenders should prioritise brokers with multi-product capabilities.

Key Brokers Mentioned: The Loans Engine, KIS Finance & Scottish Bridging Loans

The Loans Engine is a UK-wide broker renowned for its multi-lender access and multi-product funding stacks. It excels in arranging bridging loans, development finance, second charge lending, and asset finance under one roof. Its lender panel includes specialists like KIS Finance, known for development finance products, and Scottish Bridging Loans, which focuses on bridging loans suited to Scottish property deals.

Review platforms like Reviews.io give useful real-world feedback on broker performance, offering peace of mind in selection.

Who This Is For

Clients seeking UK-wide broker coverage with specialised lender panels for development, bridging, and asset finance will find these brokers very suited to their needs.

Breaking Down the Finance Mechanics: Development Finance as an Example

Development finance is a prime example of multi-product structuring made straightforward. Here are the key concepts you need to understand:

Term Simple Explanation **Gross Development Value (GDV)** The total value of the property once the development is completed and sold or rented. **Loan-to-Value (LTV)** The percentage of the property's current or GDV value that the lender will lend. For example, 70% LTV on a property worth £500,000 means a loan of up to £350,000. **Loan-to-Cost (LTC)** The percentage of the developer's total project cost that the lender finances. If the project costs £400,000 and the lender offers 75% LTC, the loan can be up to £300,000. **Staged Drawdowns** Funds are released to the borrower in stages based on build progress, reducing risk to lenders. You're paid as you complete each phase of construction.

Understanding these basics helps you appreciate why multi-product structuring matters. A developer may, for instance, need bridging finance upfront to acquire land (**Scottish Bridging Loans** or a bridging product from The Loans Engine's panel), then development finance with staged drawdowns to build, before finally wrapping up finances with asset finance for equipment or fit-out costs.

Who This Is For

Property developers and project managers looking for a funding solution aligned with build milestones and cost controls.

Multi-Product Funding Stacks in Action

Bringing this together, here's an example of a *multi-product funding stack* arranged through a broker like The Loans Engine:

1. **First Charge Bridging Loan** for fast acquisition of the site, often at 65-75% LTV.
2. **Development Finance** with staged drawdowns, covering up to 75% LTC, released based on clear build inspections.
3. **Second Charge Lending** arranged as a supplementary loan, useful if extra funds are needed beyond the first charge limits—this can support contingency costs.
4. **Asset Finance** to purchase machinery or specialist fit-out without using up cash reserves or primary loan limits.

This holistic approach reduces reliance on a single product that might not fully suit the project's complexity, optimises cost by spreading risk, and provides flexibility through combined expertise.

Who This Is For

Businesses or developers with medium to large projects requiring several types of finance should look for brokers offering multi-product structuring.

Transparency: Avoiding Surprises with Fee Structures and Lender Limits

One red flag in finance brokerage is hidden or late-disclosed fees, or unclear maximum loan sizes. Brokers like The Loans Engine are upfront about their fees and publish typical loan ranges:

- Bridging loans typically range from £50,000 to £5 million, varying by lender capabilities.
- Development finance loans often sit between £200,000 and £10 million, depending on project size and lender limits.

Knowing these bands early prevents clients chasing deals that don't actually fit their financial requirements.

Moreover, transparency about **loan-to-value** and **loan-to-cost** caps ensures borrowers don't overextend, while staged drawdowns align funds with actual development progress, reducing lender risk and often allowing better rates.

Who This Is For

Borrowers prioritising openness to budget carefully without hidden surprises or rushed decisions.

Final Thoughts: Why Multi-Product Structuring with the Right Broker Matters

Simply put, projects and businesses rarely fit neatly into a single type of loan. Successful funding strategies combine products effectively—whether that's integrating second charge lending propertyinvestortoday.co.uk with development finance or adding asset finance alongside bridging loans.

The Loans Engine, with its UK-wide reach and multi-lender panels including lenders like **KIS Finance** and **Scottish Bridging Loans**, exemplifies the brokers capable of delivering such comprehensive solutions quickly and transparently.



When choosing a broker:

- Look for **multi-product funding stack** expertise, not just one loan type.
- Confirm lender panel breadth to maximise your chances of competitive terms.
- Seek clarity on fees, loan bands, GDV, LTV, LTC, and staged drawdowns.
- Check independent reviews on platforms like Reviews.io to validate service quality.

By understanding these aspects, you'll position yourself to unlock better finance, keep projects on track, and avoid costly surprises—all through brokers who know the nuanced dance of multi-product structuring.