

15 years of Market Financial Solutions

15 YEARS

 MFS

 MFS[®]
BESPOKE BRIDGING LOANS MADE SIMPLE

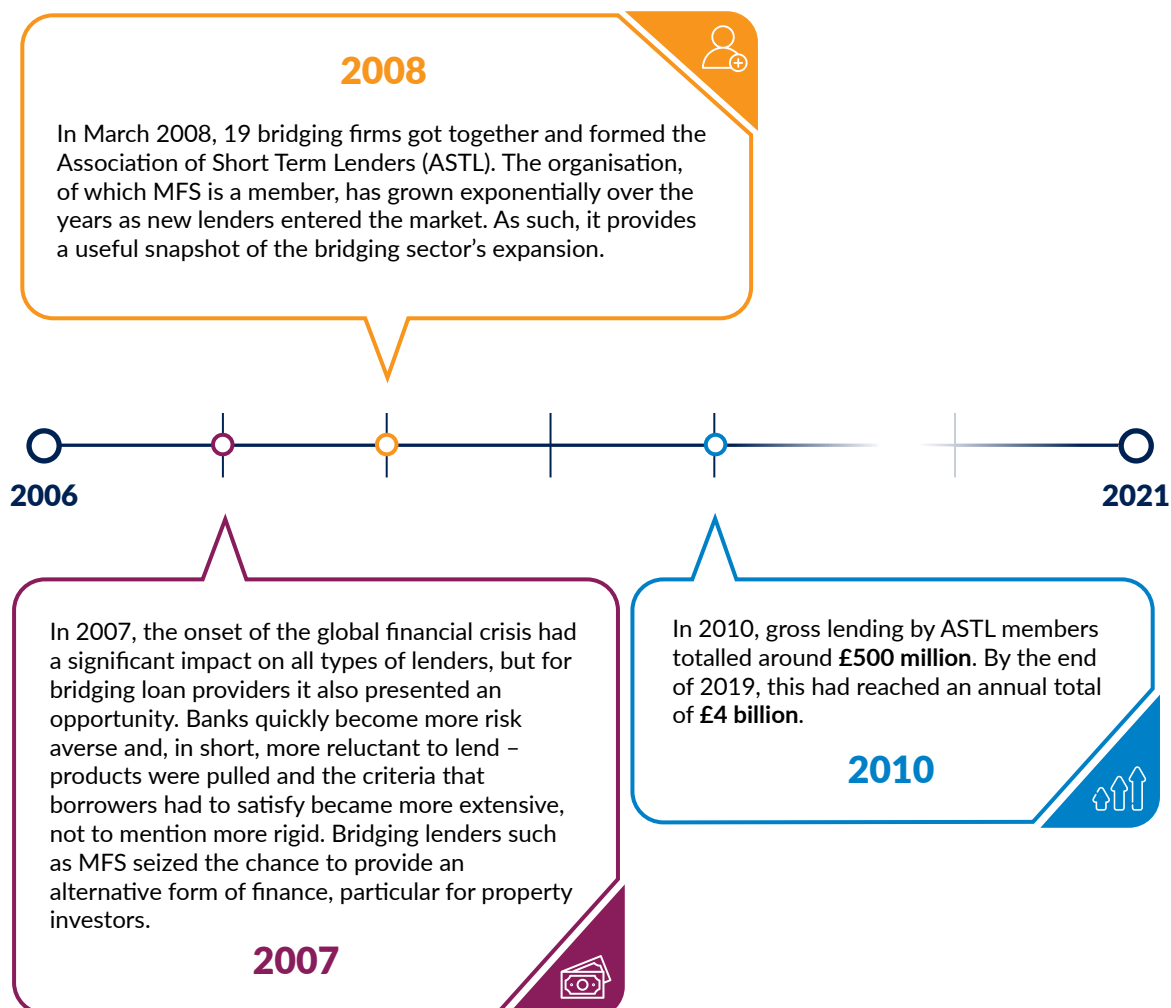
 mfsuk.com  +44 (0)20 7060 1234

Fifteen might not be considered an old age for a business, but in the bridging sector it is. While today the industry is home to a vast number of short-term lenders across the UK, in 2006 there were very few companies specialising in bridging finance; Market Financial Solutions (MFS) was one of them.

This October MFS celebrated its 15th birthday, and there is no better opportunity to reflect on both the growth of the bridging industry in this period as well as MFS' own successes and achievements.

BRIDGING INDUSTRY EXPANDS AT PACE

The evolution of the bridging industry between 2006 and 2021 has been remarkable. From a small group of lenders operating in what was a relatively niche, unknown corner of the alternative finance sector, today the bridging market is hugely competitive and has moved much more into the mainstream.



It is not just the number of lenders and volume of loans that have risen sharply over the past 15 years, it is also the quality and innovation within the bridging sector. Today, specialist bridging lenders provide a wide range of products and services to help property buyers, buy-to-let landlords, businesses and investors to seize new opportunities, manage their portfolios and achieve their financial goals.

OUR 15 PROUDEST ACHIEVEMENTS TO DATE

🌐 mfsuk.com

☎ +44 (0)20 7060 1234

MFS is proud to have been at the forefront of the UK's bridging industry since those formative years in the late 2000s. Now, to mark our 15th birthday, we have collated 15 of the achievements, milestones and success stories that we are most proud of, spanning everything from the growth of our business through to charitable endeavours.

1) THE GROWTH OF THE TEAM

From a founding group of just five people, MFS now has more than 50 employees. It has been great to see new faces join the MFS family over the years, and for so many of our earliest recruits grow into their roles and adopt more senior positions.



2) THE DIVERSITY OF OUR TEAM

The MFS team is extremely diverse, including people of different backgrounds, faiths and ethnicities; 58% are men and 42% are women, but the latter make up 62% of the management team. Moreover, 42% of our staff are from ethnic minority backgrounds – including founders, directors and senior managers.



3) MOVING INTO OUR OWN MAYFAIR OFFICE

For many years, MFS had an office in Berkley Square, Mayfair London. At the start of 2021, MFS bought and moved into its own office, still in Mayfair, on Hertford Street, a short walk from Green Park and Hyde Park Station. The new, larger office will support our ongoing expansion in the years to come.



4) SUPPORT FOR LEADING CHARITIES

MFS has offered to support to many charities over the years through donations, fundraising and sponsorship of various events. In 2013, we joined the board of Children with Cancer, which supports research into the causes and treatments of childhood cancers.



5) EDUCATIONAL CONTENT

MFS prides itself on the production of educational materials. One of the main obstacles the bridging industry during its expansion is the lack of knowledge from borrowers and brokers regarding exactly how the loans work, and the situations they are best used in. We provide blogs, guides and reports, as well as hosting webinars and roundtables, all designed to improve people's understanding of bridging finance.



6) INTERNATIONAL EXPANSION

In 2018, MFS became the first UK bridging lender to expand into Asia when we opened a new office and subsidiary company Market Bridge Solutions (MBS) in Singapore. MBS is working to increase the number of borrowers who can access bridging loans in Singapore, offering a fast, reliable and readily accessible service as well as harnessing MFS' experience and expertise.



7) TAKING ON COMPLEX LOANS

The ability to deliver loans for clients in complex situations has become one of our greatest strengths. We can help facilitate complicated deals or work with clients that might not satisfy the more rigid lending criteria of other firms – in doing so, we have become renowned for handling complex cases that other lenders simply could not manage.



8) STRENGTHENING FUNDING LINES

Over the years, MFS has consistently strengthened its funding lines by building relationships with private and institutional investors. In 2021 alone we have secured three new funding lines that are worth in excess of £400 million. The strength of our funding ensures we have a capital that can be deployed with no delay, better supporting our clients requiring fast bridging loans.



9) PRODUCTION OF QUARTERLY RESEARCH REPORTS

Since 2016, MFS has been producing quarterly research reports – we use independent market research agencies to find out how key stakeholders in the property sector (investors, landlords, homebuyers and businesses) are acting and thinking. These unique insights, which are regularly published in the national and trade press, enable us to better understand the industry and address the needs of those we work with.



10) BETTER SUPPORTING BROKERS AND CLIENTS

Having great products is one thing, but even the best loans mean nothing without an exceptional service. Since day one, MFS has always set extremely high standards of service, including providing utmost transparency with brokers and clients, and being communicative throughout the entire process. By heavily underwriting loans from day one, we also only ever take on deals that we can deliver.



11) BECOMING A MEMBER OF IMPORTANT FINANCIAL BODIES

MFS is pleased to be a member of the key financial bodies that cover the UK's financial services, lending and bridging industries. These include the [Association of Short Term Lenders](#) (ASTL), [Financial Intermediary and Broker Association](#) (FIBA), and [National Association of Commercial Finance Brokers](#) (NACFB). Being part of these organisations helps to promote higher standards and encourage ongoing improvement in the short-term lending space.



12) EXPANDING OUR SERVICES ACROSS THE UK

In our early days, MFS focused almost exclusively on London and the south-east, primarily supporting property investors in this region. However, over the past decade, we have established ourselves across the UK, including the South West and North of England – by working with a range of valuers and growing our underwriting team, we can support clients in many regions, giving them access to our industry-leading bridging products.



13) BROADENING OUR PRODUCT RANGE AND IMPROVING RATES

Of course, fundamental to MFS' success has been its best-in-class product offering. We have constantly expanded our product range over the years, ensuring we can support under-served parts of the market. Moreover, we have sought to improve our rates each and every year, giving brokers and clients exceptional products that are complemented by our excellent levels of service.



14) FREE MEALS FOR NHS WORKERS DURING PANDEMIC

COVID-19 presented challenges unlike anything else we have seen in our 15-year history. The primary concern was one of people's health, and the NHS did incredible work to treat those suffering from the virus. In recognition of the amazing efforts of key workers in the health service, MFS partnered with fine dining Indian restaurant Benares to deliver more than 5,000 freshly cooked, complimentary hot meals to NHS staff and Emergency Service workers across London.



15) SUPPORTING THE INDUSTRY THROUGH COVID-19

The pandemic caused many issues for lenders, brokers and property investors. MFS has sought to address those through creative new initiatives, including [75³](#) and our [COVID Recovery Fund](#), both of which received industry acclaim and proved to be hugely popular.



“

“Reflecting on the past 15 years, I am both proud and a little taken aback by what MFS has achieved. From a business sense, we have never let ourselves become complacent – we are constantly working to improve our products, rates and service, and this has results in a non-stop evolution of our offering, ensuring it remains ahead of curve.

“But we have also overcome so many challenges along the way. Through education and a keen focus on transparency, we have sought to improve the overall standing of the bridging sector, which previously had an unwelcome, somewhat negative reputation.

“On a broader scale, there has been a huge amount of economic and political upheaval in the past 15 years. Since we founded MFS, we have witnessed the global financial crisis, multiple recessions, Brexit and the COVID-19 pandemic; there have been five Prime Ministers and a vast amount of regulatory and legislative reform in the property market.

“I am proud in the way MFS has tackled each challenge with a great deal of integrity, creativity and utmost professionalism. These core values are what make me so confident that there is still plenty more success to come in the future, whatever new obstacles may arise.

“My gratitude goes to all the people I have worked with since starting MFS in 2006. From my co-founders and all the employees that we have had, through to our investors, brokers and clients, none of our achievements outlined here would have been possible without you. So, here’s to more success, growth and progress in the years to come for the entire MFS family.”

Paresh Raja, CEO and co-founder, MFS



Contact us today to arrange your fast, bespoke bridging loan:

mfsuk.com
+44 (0)20 7060 1234
info@mfsuk.com

[@MFSBridging](https://twitter.com/MFSBridging)
[Company/market-financial-solutions](https://www.linkedin.com/company/market-financial-solutions)
[@mfsuk](https://www.facebook.com/mfsuk)
[@mfs_bridging](https://www.instagram.com/mfs_bridging)