



The Possibilities

With the borrower first experience



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Our Mission

To provide the 'Borrower First' experience to those looking to create prosperity from property through learning, collaboration, innovation and integrity.

At Roma, we put people at the forefront of our business and lend on the 'Borrower First' principle, meaning we underwrite the borrower before the security. We work with our partners and borrowers to build long term, mutually beneficial relationships.

This method allows us to be highly agile and collaborate well to provide best outcomes for borrowers.

We have ten funding lines, enhancing flexibility and security within our lending and with our **FLOW** | **GROW** | **PRO** ranges can provide an end to end 'Customer for Life' solution.

The Roma team work with partners and customers to create a comprehensive, tailor made plan to allow a borrower to take a project from an idea all the way from an initial idea through to a successful sale or refinance.

We provide direct access to the decision makers and we keep the lines of communication firmly open to discuss evolving requirements.

We absolutely **love to lend** and look forward to working with you.



At Roma Finance, we absolutely #lovetolend and work with our partners to provide the 'Borrower First' lending experience to landlords, developers and investors for the purpose of adding value to property investments.

We are delighted to introduce our new solutions range designed to provide borrowers with an end to end solution on their property projects.

RomaFLOW

RomaFLOW encompasses our bridging range including auction, refurbishment, light development, and below market value.

RomaFLOW is a speedy process with 80% of cases completing within 28 days. It is a quick and hassle free process with a dedicated underwriting team.

It allows borrowers to purchase property quickly and/or complete light works.

Roma's bridging range also includes commercial and semi-commercial options as well as a developer exit solution for those wind and watertight projects.

RomaGROW

Introducing Commercial Development Finance!

RomaGROW is the next step in the property journey, designed for those looking at medium and heavy refurbishment projects and full ground up developments, **now including commercial!**

Roma has a 'specialist' underwriting team focussed solely on development cases.

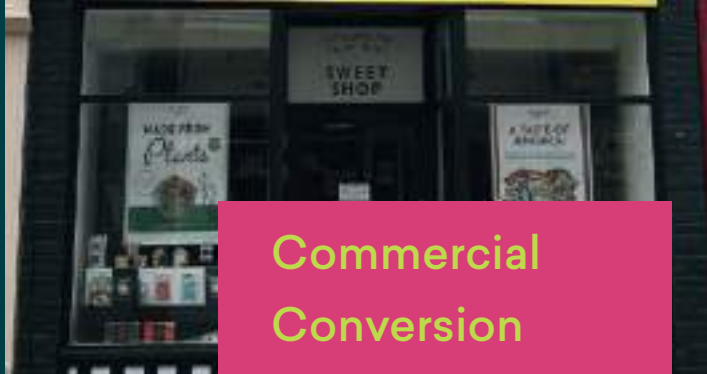
RomaGROW products are designed for those looking to spend more than 50% of a property' value on works to improve it or create new.

RomaPRO

RomaPRO is the term range from Roma, allowing borrowers to build their property portfolios.

A borrower can take a project from initial purchase, refurbishment or development straight onto a buy-to-let mortgage - so no need to worry about the exit! It is also part of the FLOW process so is super quick!

The brand new RCF, is a flexible facility for property investors, secured against their existing property portfolio. This means they can purchase new properties using a drawdown style facility with ease.



Commercial Conversion

Loan Amount: £234,000
GDV: £430,000
Term: 12 Months
Exit: Refinance of Property

Roma has successfully completed a bridge to support the transformation of a high-street traditional sweet shop into a dynamic mix of retail and residential space.

Once a traditional retail unit, the property has been converted into a two-bedroom flat above a vibrant commercial space. The commercial tenancy has been maintained with the original sweet shop and the two-bed apartment above the shop is being used as serviced accommodation.

Our borrower is a construction company owner, who personally oversaw the renovation, bringing expertise and hands-on experience to the table. This blend of residential and commercial investment is testament to how developers, communities, and retailers collaborate to rejuvenate the heart of towns and cities.

“Working on this project with Roma, I knew we had a shared goal. To bring value and rejuvenation to the British High Street. I wanted to develop something that would benefit the community and local economy. I am immensely proud of this project, and the help and support from Roma was nothing short of first-class.”

Roma delivers rapid funding for auction purchase

The Headlines

Loan Amount: £182,000
Purchase Price: £260,000
GDV: £375,000
Term: Six Months
Completion Time: Seven Days

Auction acquisitions demand both speed and precision, and in this instance, our borrower required funds within a tight two week timeframe.

Thanks to RomaFLOW and the use of a desktop valuation, funding was completed in just seven days, allowing the borrower to secure the property on time at the best possible price point.

The borrower, a seasoned portfolio landlord, came to Roma after another lender declined the case late in the process. The time scales highlight Roma's responsiveness and ability to adapt to borrower needs.

The landlord plans to carry out light refurbishments before renting the property out, adding it to their portfolio. The anticipated renovations are projected to add £115,000 in value, offering both long-term rental income and capital growth.

Seven Day Commercial Bridge Funding

Roma Finance completed a £1,924,000 commercial bridging loan in just seven days, supporting the purchase of a vacant food and beverage retail unit intended for investment.

The borrower, introduced by Rainstone Money, required urgent funding with only 10 days remaining before the notice of completion deadline. While multiple lenders were willing to support the transaction, the availability of a valuation within the required timescale posed a significant obstacle.

Roma Finance worked with surveyors Quadrin to secure a valuation appointment on a Sunday evening, delivering the report by the following Wednesday. The loan was completed within seven days on a six-month term, with senior team involvement ensuring rapid underwriting and execution.

The Headlines

Loan Amount: £1.92 million

CMV: £3.06 million

Term: Six Months

Completion Time: Ten Days



Developer Exit

Loan Amount: £309,000

Funding: 100% of cost

GDV: £875,000

Exit: Sale of Property

Our borrower is an experienced developer with a growing portfolio of projects.

The security was initially presented to Roma as a part-built development. Due to it being in a wind and watertight state, we were able to offer a developer exit solution, which allowed them to continue the build on a more cost effective solution.

The borrower faced rising costs and Roma provided further funds on top to assist with completion.

The dwelling boasts a state-of-the-art design, with contemporary finishes and has exceptional energy efficiency, featuring an electric car point, solar panels, an air source heat pump, smart radiators, triple-glazed windows and as a result, has achieved an EPC rating of A.

“Everyone I’ve dealt with at Roma Finance, alongside Cotswold Mortgage Advice Centre were hugely helpful in enabling me to deliver my first self-build project. Without them it wouldn’t have been possible, they’ve been a real pleasure to work with all the way through the process and I would thoroughly recommend them!”

The Headlines

Loan Amount: £1.85 million

Initial Value: £2.95 million

GDV: £4.85 million

Exit: Sale of Properties

Purchase at BMV & site completion

Our borrower was given the option to purchase this site below market value. He was the main contractor for the build and circumstances had changed for the owner.

The site was a part built residential development with planning for 27 individual units of which 16 had been built and sold. Our security comprised one completed unit, three wind and watertight units, seven building plots and the freehold title with potential for further plots.

Our funds were used to purchase the site and complete the three wind and watertight units. The exit route was the sale of the four completed properties, which left the customer with seven unencumbered plots.



Supporting a Ground Up Development

Loan Amount: £130,000

Funding: 100% of cost

GDV: £430,000

Exit: Sale of Properties

Roma provided funding to a property developer for the ground up development of two semi-detached properties.

Due to the development having a low LTV, Roma were able to be creative and offer an alternative interest option. Instead of it being deducted from the initial day one funds, it was rolled up into the total cost so the borrower only had one interest sum on top of repayment at the end of the loan. This allowed the borrower to have additional funds available on day one to spend on works.

The land on the development site was purchased by our borrower for £120,000 from funds generated from an existing completed development. Roma extended the term of the loan to 18 months in order to provide the borrower with plenty of time if they were faced with any economy related delays.



Roma funds Victorian Mill Conversion

Roma was approached to assist on the 10-apartment development of a 150-year-old former mill property in Lancashire. The loan granted was £1,188,000 on an 18-month term.

This is the first loan that the customer has completed with Roma and on this occasion Roma's founder, Scott Marshall, went to meet the borrower and view the site. The customer may be a first-time borrower for Roma but has a great amount of experience and is running two other HMO projects alongside this one.

The project's heritage status makes it a particularly interesting project and the development modernises, yet holds on to the Victorian history and sentiment.

With only the interior changing, the borrower has envisaged to uphold the heritage of the textile industry within Lancashire. Old mill buildings are highly sought after in towns and cities in the North of England, making them promising development and investment opportunities.

The Headlines

Loan Amount: £1.18 million
Day One Funding: £345,000
GDV: £2.05 million
Term: 18 Months



The Headlines

Loan Amount: £2.33 million
Day One Funding: £350,000
GDV: £4.24 million
Term: 18 months

Roma funds ground up of 11-unit industrial space

Roma has supported a development in Leicestershire of an 11-unit project of light industrial space and warehousing that will service the market town and outer areas.

Our customer is an experienced developer with previous experience in refurbishments and conversions. This project is their first ground up development.

The borrower provided incredibly detailed explanations and evidence for funding. At Roma, we consider this a top tip; to come to us loaded with preparation, passion, and knowledge.

The extent of this project is particularly exciting as the development will greatly benefit the borrower and the wider community alike, developing and revitalising the current business park.



Innovation and Sustainability



Roma Finance has funded the first development of Passivhaus houses in South Lanarkshire.

Passivhaus buildings provide a high level of occupant comfort while using very little energy for heating and cooling. They are built with meticulous attention to detail, rigorous design and construction according to principles developed by the Passivhaus Institute, and can be certified through an exacting quality assurance process. The designs are common in Northern Europe and Roma Finance is thrilled to be part of the project to promote them in Scotland.

Roma Finance's customer, Avongreen Abodes, has built the first commercially available Passivhaus project in South Lanarkshire that has reached the Gold level of 'Sustainability'.

The site in South Lanarkshire had planning for four x 4-bedroom detached houses with a Gross Development Value of £2.5 million. When Roma took on the application for Avongreen Abodes, the first property had already sold and the remaining build was comprised of two wind and watertight new build homes and a fully serviced plot with south facing views over a country park. The low energy build is impressive and boasts some exciting technology designed to make the houses as self-sufficient as possible, including:

- High specification triple glazing and high levels of insulation to the window frames
- High levels of airtightness
- Mechanical ventilation system with heat recovery
- Passive solar shading to prevent overheating
- Solar thermal technologies, turning sunlight into heat instead of power
- Super-insulation to significantly reduce the heat transfer through the walls, roof and floor compared to conventional buildings
- An onsite borehole to provide clean water and a waste water recycling plant
- Acoustic floorboards for additional sound proofing

At the time the case came to Roma Finance, Avongreen Abodes had already completed the sale of the first house for £610,000; right on target.

The borrower needed to exit their development loan onto a more cost effective bridging loan to complete the remaining houses for sale. The second property then sold with a sale price of £620,000. Roma Finance lent £550,000 to redeem the existing development loan and provide further funding to complete the remainder of the build.

This case is a great demonstration of our flexibility as the valuation was not at all straightforward. The valuer was unable to support the sale prices, because there was no direct comparison with them being Passivhaus builds. This may have posed a problem for many lenders, however, we were able to 'take a view' on the case and make a good decision for the customer in the name of innovation.

Roma Finance provided an efficient service throughout and worked with our customer during the pandemic to ensure their needs were met. The build has continued and the outlook for the completion and sale of the final properties is extremely positive.

Michael Allison, Commercial Director of Roma said, "At Roma Finance we pride ourselves on leading the charge and being forward thinking. These houses are full of innovation, look fantastic and truly are properties of the future. Avongreen Abodes have really set the bar high for sustainable properties moving forward and I am really excited to see what they come up with next. We are thrilled to have been able to fund this build and hope to support more sustainable properties in the future."

Denise Bryson, Director of Avongreen Abodes Ltd, said,

"A huge thank you to all of the team at Roma Finance for their excellent customer service, advice and help. The interest rates with our previous lending company were absolutely eye-watering and we could no longer continue to work with them. Roma Finance helped us to navigate our way through a refinance with much more competitive interest rates. They were also genuinely interested in our exciting new Passivhaus Development and our commitment to low energy sustainable housing. It was not just all about the figures! Our progress has been fantastic since we started working with Roma and we have just recently completed a bridging loan for our final plot. Roma Finance has a great skill in keeping finances simple and uncomplicated. Their service has been second to none and we look forward to working with them again in the future on our next Passivhaus Project."



Customer for Life: The end to end experience

The Headlines

Loan Amount: £1.42 million

LTV: 65%

CMV: £2.2 million

Exit Route: RomaPRO Refinance

Roma Finance can now offer comprehensive lending solutions to property developers, investors and landlords, using the **FLOW**, **GROW** and **PRO** ranges.

All products can, of course, be used as stand alone solutions, but now, with the introduction of RomaPRO, we can take a broker and borrower through bridging and development lending onto a term product when the asset becomes income producing. The equity can be taken out of the property on the term loan and used towards the next property project in their journey.

In this case, Roma was approached by our broker partner to support a borrower who needed a full end to end lending solution.

This borrower had already completed a number of projects with Roma and is a highly experienced property investor with a vast income generating portfolio. They also have refurbishment and development experience.

In this particular project, which encompassed two properties, the borrower was looking to repay another lender with a bridge, achieving 100% of the purchase price. Roma was able to do this with additional security. The properties, both based in East Sussex, then underwent a full refurbishment project, funded by the borrower.

On completion, the properties were to be added to the already significant portfolio and Roma was able to redeem the bridging finance granted onto a 5 year buy-to-let loan. The equity was released and used as a deposit for the borrower's next project.



The Revolving Credit Facility

This facility has been provided to an experienced landlord who plans to use their new powerful and flexible position to purchase auction properties over the next 36 months. This facility enables the borrower to move quickly and decisively when opportunities arise, with drawdown funding available in just 48 hours.

The borrower, who currently owns five properties with a combined value of £1.8 million, four of which are fully let, has a strong background in purchasing and renovating auction properties for rental income.

The facility has been secured on two of the five owned properties and is ready to be utilised at their discretion.

The RCF offers significant advantages for portfolio landlords, combining speed, flexibility, and cost-efficiency. Immediate access to funds means faster completions, while the ability to draw down as needed allows borrowers to tailor funding to each project.

The borrower has already drawn down twice on the facility to aid auction purchases in Wales.

The Headlines

Loan Amount: £319,500

CMV: £530,000

Term: 36 Months

Drawdown Time: Two Days



The Headlines

Loan Amount: £825,000

LTV: 70%

CMV: £1.1 million

Income: £130,000 Per Annum

Serviced Accommodation

Our borrower is an experienced landlord with a Serviced Accommodation property strategy.

They approached Roma Finance for a specialist buy-to-let solution to repay another lender with whom they have purchased the property, which is situated in York City Centre.

This was completed at a 70% loan to value to allow the borrower to release the equity and continue building their portfolio and overall strategy.

They had already completed a full, high end refurbishment of the property at a cost of £125,000, using their own funds.

The property will now be used for short stays in York and will generate around £130,000 per annum, more than covering the costs.

Lets Talk....

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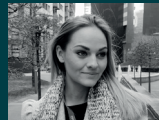
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