

For property developers and investors, securing timely and tailored finance is pivotal to the success of any project. Bridging loans and development finance often go hand-in-hand when taking on property projects that require swift funding for purchase, refurbishment, or construction phases. But the question remains: **which bridging loan provider is best if you also need development finance?**

In this post, drawing on my 11 years of industry experience sitting on lender calls and reviewing broker submissions, I'll break down the key considerations in choosing a bridging and development finance provider. We'll look at three notable players in the UK market — **KIS Finance**, **Fluent Money**, and **The Loans Engine** — and discuss their offerings, including how their speed of completion, lender panel size, transparent pricing, and digital tools stack up. Plus, I'll remind you of the essential questions you should always ask when structuring your property project finance.

Why Prioritise Bridging and Development Finance?

The path of property project finance is rarely straightforward. Many developers face cashflow pressures due to timing gaps between acquisition and sales or need short-term finance quickly to secure deals. Bridging loans and development finance products fill this gap brilliantly:

- **Bridging Loans** act as short-term, flexible funding to purchase or renovate properties quickly.
- **Development Finance**

The ideal lender will understand both sides, offering speed and flexibility without compromising on transparency or access. And as I always ask: *what is the exit strategy?* This affects how the lender tailors terms and risk appetite.

Key Considerations When Choosing Your Bridging and Development Finance Provider

Before diving into the specifics of KIS Finance, Fluent Money, and The Loans Engine, let's clarify the main criteria developers and brokers should keep front of mind:

1. **Speed of Completion:** How quickly can the lender underwrite and release funds? Time literally equals money in property.
2. **Lender Panel Size and Access:** Larger panels can mean more options for different project types and borrower profiles.
3. **Transparent Pricing and Fees:** Clear, no-hidden-costs pricing is refreshing — beware inflated “from” rates without context.
4. **Digital Tools and Platforms:** Calculators, tracking portals, and fintech innovation that save time and reduce errors.

KIS Finance: Bridging Loans Calculator and More

KIS Finance is well-known in the bridging loan space for offering quick, competitive funding solutions with a strong UK lender panel. Its expertise extends to development finance, making it a solid contender for mixed property project finance needs.

Speed of Completion

KIS Finance prides itself on a speedy turnaround, often underwriting deals within 24-48 hours depending on complexity. They understand the urgency developers face and have a streamlined credit assessment process to help close deals fast.

Lender Panel Size and Access

Their panel covers a good spectrum of lenders specialising in bridging and development finance, including specialist funds and high net worth lenders. This breadth increases your chances of finding the right deal for unconventional projects or complex exit routes.

Transparent Pricing and Fees

One standout feature is KIS Finance's upfront communication around pricing. Their bridging loans calculator allows brokers and borrowers to get realistic monthly cost estimates including fees and interest before proceeding, cutting through the fog of 'from' rates without context.

Digital Tools

The online calculator is user-friendly and accurate, providing a real-time snapshot of financial commitments. While their application management isn't fully digital yet, KIS Finance is on its way with investments in fintech to speed loan completion further.

Fluent Money: Fintech Driven for Developer Funding Brokers

Fluent Money MyFluent, is a standout example of innovation designed to empower brokers and clients alike.



Speed of Completion

Fluent Money combines automated underwriting with human expertise to deliver competitive completion times, sometimes within 5-7 days for straightforward deals. Their fintech foundation removes many manual bottlenecks common with traditional lenders.

Lender Panel Size and Access

Their lender panel is more selective but focused on prime bridging and development finance needs across the UK. This means good access for quality projects but may be less flexible for unusual or high-risk schemes.

Transparent Pricing and Fees

With Fluent Money, pricing transparency is baked into the process. The MyFluent platform provides clients and brokers with real-time updates on valuation, fees, and payment milestones, reducing surprises and building trust.

Digital Tools

The MyFluent platform includes:



- End-to-end loan application and document uploads
- Live progress tracking for brokers and borrowers
- Instant notifications on underwriting decisions and fund release
- Transparent fee outlines and amortisation schedules

This level of digital integration is particularly useful for developer funding brokers looking to provide clients with a smooth, modern experience.

The Loans Engine: Developer-Friendly Bridging and Development Finance Panel

The Loans Engine

Speed of Completion

Their underwriting and completion times typically hover around 7-10 days, with faster options available for high-quality submissions. The Loans Engine values pragmatic, no-nonsense underwriting and won't overpromise unrealistic times.

Lender Panel Size and Access

Their panel is extensive and varied, covering high street providers, specialist lenders, and private funds. This diversity makes The Loans Engine a good choice for development projects with varying complexity levels.

Transparent Pricing and Fees

Like KIS Finance, The Loans Engine emphasises transparency. They showcase clear interest rates and fees upfront, avoiding vague ‘from’ pricing. Their brokers receive detailed term sheets, making it easier to compare options and advise clients accordingly.

Digital Tools

While The Loans Engine may not have the same slick fintech platforms as Fluent Money, they provide robust online portals for document handling and application tracking, keeping brokers well-informed and reducing admin delays.

Comparing the Providers At a Glance

Feature KIS Finance Fluent Money The Loans Engine Speed of Completion 24-48 hrs underwriting; fast but manual processing 5-7 days; fintech-driven fast underwriting 7-10 days; reliable without overpromising Lender Panel Size Large panel; specialist & high net worth lenders included Select panel; focused on prime bridging & development Extensive & varied; covers high street & specialist Pricing Transparency Upfront pricing via bridging loans calculator Clear, real-time fee tracking via MyFluent Detailed term sheets, no hidden fees Digital Tools Online calculator; still maturing in full digital processing Advanced fintech platform for application & tracking Solid online portals for brokers & clients

Final Thoughts for Developer Funding Brokers and Property Investors

In the realm of *bridging and development finance*, no one-size-fits-all lender exists. Your choice hinges on <https://www.propertyinvestortoday.co.uk/article/2025/09/best-5-bridging-loan-providers-in-2025/> your project's size, complexity, exit strategy, and tolerance for digital vs. personal service.

If speed and a wide lending spectrum are top priorities, **KIS Finance** offers excellent flexibility paired with practical digital tools like their bridging loans calculator to manage cost expectations upfront.

Fluent Money, leveraging fintech innovation via their MyFluent platform, shines where digital transparency and rapid tracking matter. It is especially useful if you're a broker aiming to streamline client communications and reduce paperwork friction.

The Loans Engine combines pragmatic underwriting with a broad lender panel, making it particularly suited for traditional developers seeking transparent terms without hype or vague timelines.

Whichever provider you lean towards, ensure you always start by asking “**What is the exit?**” That focus will help tailor finance perfectly and avoid costly detours. Remember, transparent pricing and digital tools aren't just nice-to-have; they're essentials for smooth property project finance delivery today.

Want a deeper dive or personalised advice on *property project finance*? Get in touch with a seasoned developer funding broker — the right guidance will save you time, fees, and headaches down the line.