



The UK's leading commercial property
VAT funding specialist

VAT bridging loans

VAT funding is an innovative financing model that enables you to tackle the challenges that large VAT payments can create during a commercial property purchase.

Our VAT loans allow your clients to raise short-term finance to cover the VAT element due on the purchase of a commercial property or land.

As standard, we provide 90-day VAT bridging loans with monthly interest starting from 1.25%, and your clients can borrow from as little as £50,000. There's also no second legal charge, ensuring there is no impact on your senior funding.

This means that your client's deal completes without them having to plunge into their cash reserves or having to renegotiate with senior lenders.

Email our team on vat@bloomsmith.co.uk (and quote "Brickflow") to learn more about how VAT funding can help your clients.

About BloomSmith

Founded in 2015, BloomSmith was created in response to the lack of borrowing opportunities for property investors and developers facing financial strains caused by their VAT obligations.

Our transparent practices have enabled us to build relationships with industry leaders like Brickflow and Shawbrook bank to provide easy access to a funding model that has benefitted developers and investors across the United Kingdom.

To date, we have provided loans against property totalling over £275m and are well established as the UK's leading provider of VAT bridging loans.

The key benefits of VAT bridging loans

While there are plenty of upsides to choosing our VAT bridging loans, here are some of the key ways that funding VAT obligations with BloomSmith can benefit your clients:

- No second legal charge
- Loans starting from £50,000
- Funding available in 48 hours
- No LTV restrictions
- Boost your purchasing power
- Keep control of cash flow
- Reduce opportunity costs
- BloomSmith manages the VAT return process

Don't let VAT get in the
way of your deals



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