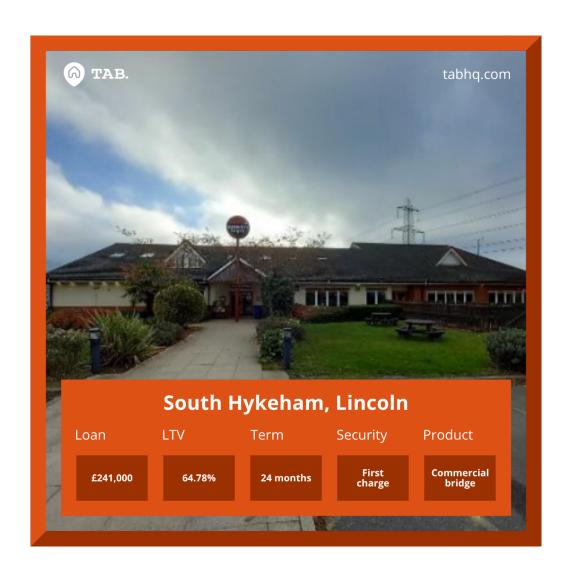


## 111688 - £241,000 commercial bridge loan for a pub and restaurant in South Hykeham, Lincoln

**Case studies** 

29.05.25





TAB provided a £241,000 bridging loan for 24 months, secured against a detached public house and restaurant with residential flats in South Hykeham, Lincoln, with an LTV of 64.78%.

The property is a modern, purpose-built venue comprising a bar and restaurant with seating for approximately 190 guests, a catering kitchen, a children's play area, and three self-contained flats above. The site forms part of a wider portfolio of 12 trading pubs.

TAB worked closely with the borrower to support the acquisition of the business. Our sales and underwriting teams collaborated throughout the process to ensure the loan aligned with the borrower's plans and could be delivered within their required timeframe.

The borrower intends to refinance the portfolio with a specialist lender once key trading targets are met.

This case highlights how TAB can support business acquisitions by delivering commercial bridging finance with speed and flexibility.



**Capital is at risk.** Property values can go down as well as up. Borrowers may default and investments may not perform as expected. Interest and income are not guaranteed. Returns may vary. You should not invest more than you can afford to lose. TAB is not authorised by the Financial Conduct Authority. Investments are not regulated and you will have no access to the Financial Services Compensation Scheme (FSCS) or the Financial Ombudsman Service (FOS). Past performance and forecasts are not reliable indicators of future results and should not be relied on. Forecasts are based on TAB's own internal calculations and opinions and may change. Investments are illiquid. Once invested, you are committed for the full term. Tax treatment depends on individual circumstances and may change.

You are advised to obtain appropriate tax or investment advice where necessary. Understand more about the key risks here.

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