

An aerial photograph of London, England, showing the River Thames winding through the city. The Tower Bridge is prominent in the foreground, and the dense urban landscape of London extends to the horizon under a hazy sky.

meta CAPITAL

Short-term real estate
finance that moves as
fast as *you do*

Short-term lending

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MERA **Capital** is the short-term lending arm of MERA — a specialist real estate finance firm with over 250 years of combined team experience.

We focus on the mainland UK bridging market, financing acquisitions and refurbishments across residential and commercial real estate throughout mainland UK.

Working directly with borrowers and intermediaries, we structure loans to meet the specific requirements of each transaction, with typical loan sizes ranging from £500k to £5m with a flexible approach to structure, term and security.

Led by an experienced senior team, MERA **Capital** combines institutional discipline with an entrepreneurial, solutions-driven mindset. Enabling us to assess complex situations quickly, structure appropriate capital and provide certainty of execution.



Products

Acquisition & Refinance

Fast, flexible finance for residential or commercial acquisitions – auction, off-market or conventional.

Pre-approved facilities available for time-critical purchases.

Dual representation considered on certain deals

£500k-£5m

Up to 75% LTV

From 0.80% pcm

1 - 24 month term

Light Development

For borrowers adding value through renovation, conversion or change-of-use.

Funds released in tranches aligned to construction milestones.

£500k-£5m

Up to 75% LTV

From 0.80% pcm

3 - 24 month term

Medium & Heavy Refurbishment

For larger, more complex refurbishment and conversion projects.

We finance extensive structural works, multi-unit conversions and change-of-use schemes where others step back.

£500k-£5m

Up to 70% LTV

From 0.85% pcm

6 - 24 month term

Case studies

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South Kensington

Acquisition and refurbishment facility of a duplex flat.

- £3.8m & £300k refurb
- 18 months
- 72% LTV



Hertfordshire

Acquisition bridge of a farmhouse and outbuildings.

- £2.3m
- 12 months
- 75%



Reading

Office acquisition bridge.

- £3.7m
- 12 months
- 70% LTV



London

Office acquisition bridge.

- £3m
- 24 months
- 55% LTV



Summary

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Speed

Credit decisions in 24 hours.
Completions in 5–10 working days.

Certainty

Indicative terms that convert to formal offers reliably.

Relationships

Long-term partnerships with borrowers and brokers.

Experience

Over £1bn deployed across every market cycle.

Purpose: Bridging, Refurbishment and Conversion

LTV: Up to 75%

Rate: From 0.80% pcm

Asset Class: Residential, Commercial and Semi-Commercial



About MERA

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MERA is an investment and finance group built on deep market expertise and a commitment to delivering intelligent capital solutions across the property sector.

For shorter-term requirements, **MERA Capital** offers flexible finance from £250k to £5m, designed to move quickly when opportunities demand it.

Where transactions require a more tailored approach, **MERA Structured Finance** delivers bespoke senior debt facilities from £5m and above, structured around the specific demands of each deal.

Through **MERA Investment Management**, we provide joint venture funding from £5m to £50m, partnering with developers and investors to bring ambitious projects to life.



Senior Team



**Edward
Matthews**

CEO
edward@meraim.co.uk

Edward manages the growth of the company, developing new business lines and building talented teams.



**Antony
Iannaccone**

CIO
antony@meraim.co.uk

Antony is responsible for all lending and investment activities across the company including portfolio oversight.



**Frank
Pennal**

Non-Executive Chairman
frank@meraim.co.uk

Frank is one of the most experienced property finance business leaders in the UK. He has led a distinguished career in banking and finance and provides strategic guidance and oversight.



**Leo
del Rosso**

Associate Director
leo@meraim.co.uk

Leo is responsible for the origination, underwriting and closing of senior loans. With almost a decade of experience, he has a detailed understanding of the entire lending process across multiple real estate sectors.

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MEGA CAPITAL

An aerial photograph of the London skyline at dusk or dawn. The image shows several prominent skyscrapers, including the Gherkin (30 St Mary Axe) and the Shard. Several construction cranes are visible, indicating ongoing development. The sky is a clear, deep blue, and the city lights are beginning to glow. The overall scene is a mix of modern architecture and urban development.