



Mera

Real estate funding
solutions from a
trusted team



Overview

MERA is a privately owned real estate finance and investment business providing structured debt and equity solutions to experienced property developers and investors across the UK. The business focuses on high-quality lending opportunities and long-term relationships rather than transaction volume, allowing the team to take a selective and disciplined approach to deploying capital.

By working with established sponsors and well-understood assets, MERA is able to provide certainty of execution and flexible funding solutions in situations where traditional lenders often cannot operate.



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Our senior leadership team—Edward Matthews, Antony Iannaccone and Rajinder Bath—have decades of experience working in real estate lending, investing and structuring over £1 billion in capital across complex transactions through multiple market cycles. Supported by a close-knit team, including industry veteran and non-exec chairman Frank Pennal, MERA combines institutional credit discipline with an entrepreneurial and relationship-driven approach to lending. This blend of experience and flexibility allows the business to understand complex situations quickly, structure appropriate funding and work closely with borrowers to deliver successful outcomes.

Our strategy is built around providing capital across the full lifecycle of a real estate project: short term, structured finance, preferred equity and equity investment. This lifecycle lending approach enables the company to support clients from acquisition through development, stabilisation and longer-term investment, often providing multiple forms of capital within a single relationship.

By investing across the capital stack and maintaining a long-term, partnership-led approach, MERA aims to be a consistent funding partner to its clients throughout changing market cycles and across multiple projects.

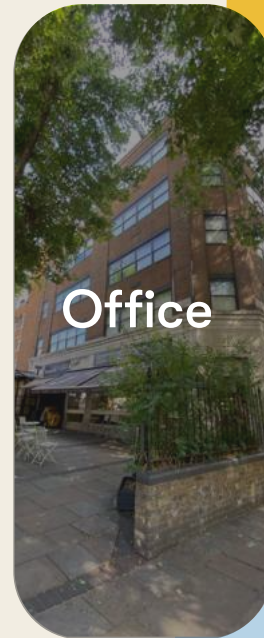


Lending parameters

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	Residential	Commercial	Alternative Asset
Loan Amount	£500k-£50m	£500k-£50m	£500k-£50m
Asset Type	Single or multi units HMOs & rental portfolios	Office, Mixed Use, Hotels, Industrial	Self-storage, car parks and truck stops, pubs & inns, fitness and leisure
Loan Uses	Acquisition, refinance, refurb, dev finish exit	Acquisition, refinance, stabilisation, light refurb	Acquisition, refinance, stabilisation, light refurb
Property Tenure	Freehold or leaseholds	Freehold or leaseholds	Freehold or leaseholds
Max LTV	Up to 75%	Up to 70%	Up to 65%
Max LTC	Up to 95%	Up to 95%	Up to 95%
Loan Term	1-36 months	3-36 months	3-36 months
Locations	Nationwide	Nationwide	Nationwide
Interest	From 0.72%	From 0.72%	From 0.75%
Treatment of Interest	Fully retained, part retained or serviced monthly	Fully retained, part retained or serviced monthly	Fully retained, part retained or serviced monthly
Arrangement & Exit Fees	Fee - From 1% of loan facility Exit fees applicable after 12 months	Fee - From 1% of loan facility Exit fees applicable after 12 months	Fee - From 1% of loan facility Exit fees applicable after 12 months
Guarantees	Required for loans over 50% LTV	Required for loans over 50% LTV	Required for loans over 50% LTV

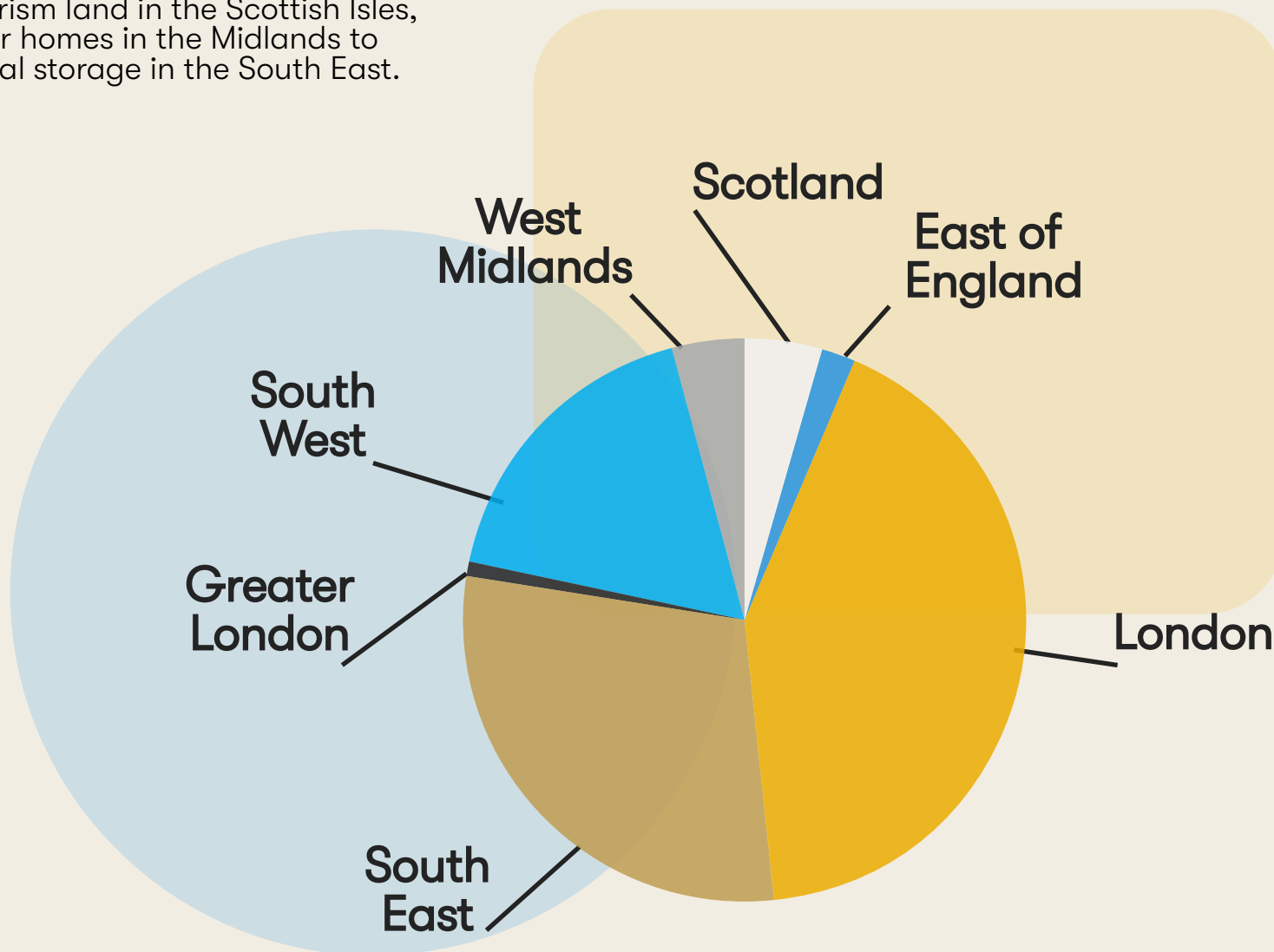




We fund a variety of real estate assets, supporting investors and developers throughout multiple stages of their property investment plans. Our lending covers residential, commercial and alternative asset types, each of which we can demonstrate deep understanding of and are fully confident in funding.



We lend across the mainland UK, and work with borrowers located throughout the country and those investing in property from abroad. We have funded real estate everywhere from prime residential in London to tourism land in the Scottish Isles, country manor homes in the Midlands to urban industrial storage in the South East.



Case examples

Home Counties
£12,000,000
Stabilisation
Pubs & inns



London
£3,500,000
Refurbishment
Residential



Hertfordshire
£2,300,000
Acquisition
Residential



London
£3,000,000
Acquisition
Offices & retail



Scotland
£5,000,000
Acquisition
Leisure & tourism



Kent
£7,500,000
Refinance
Land



Greater London
£2,000,000
Refinance
Open storage



Reading
£5,000,000
Acquisition
Offices



Team



Edward manages the growth of the company, developing new business lines and building talented teams. He is one of the four voting members of the credit committee and a board director.



Antony is responsible for the lending and investment activities, portfolio oversight and the company's joint ventures.



Alasdair is a voting member of the credit committee and advises on credit risk for the company. He is a property lender with over 20 years experience in senior management, origination and credit roles.



James works on the origination and execution of new structured finance opportunities across multiple sectors and locations.



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.





**Prabhat
Talwar**

Associate
prabhat@meraim.co.uk

Prabhat (Prabh) is part of the origination team and also manages our existing loan portfolio.



**Rajinder
Bath**

Director of Portfolio
Management
rajinder@meraim.co.uk

Raj is responsible for overseeing portfolio performance, capital deployment, and investor reporting.



**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.



**Neil
Smillie**

Non-Executive Director
neil@meraim.co.uk

Neil brings strategic and financial expertise to the board of Directors. He has held chief executive, financial director and non-executive director roles in commercial and residential property development, commercial property investment, financial services and motor retailing.



Contact

118 Piccadilly
London
W1J 7NW

info@meraim.co.uk
0207 569 6835



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