

Property Awards 2025	
Disruptor of the Year	
ENTRANT`S DETAILS	
Full Name	Paresh
Job Title	Raja
Business Name	Market Financial Solutions
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Date of Birth	
PLEASE ANSWER ALL THE FOLLOWING QUESTIONS	
Please outline why the nominated individual/organisation should be considered for the award?	<p>Last year, we launched a product unlike anything else found in the market. Our Bridge Fusion product combines the best of a bridging loan with a bespoke BTL mortgage. Bridge Fusion was designed from the ground up to accommodate the challenging market, and complicated circumstances. It provides an option for cases where a standard bridge would be too short, not cost-effective over a longer period, or that simply wouldn't fit a commercial and/or BTL model. This product came with "pay later" deferred interest options, added flexibility with conversion plans, and the option to roll up interest for up to nine months, defer up to 2%. These tools are designed to increase leverage where required. Moreover, it's open to permitted development plans, even when the underlying property isn't occupant ready. It can also support borrowers who are looking to set up new commercial businesses. A bridging loan may not offer a long enough term for a borrower to gather the necessary paperwork and credence to progress with a long-term lender. A Bridge Fusion loan could help here, as it offers an optional 12-month extension at the end of the term. This extension option also works for property looking to embrace a cautious "wait-and-see" approach. We also understood that the product's unique features could make it tricky to wrap one's head around. Which is why we hosted an in-house event called "Bridge Fusion 101" in September 2024. This event not only allowed brokers to receive a certificate for 3 hours of accredited CPD, but it also broke down exactly how the rolled and deferred interest works with the Bridge Fusion products, explaining how it maximises affordability and leverage. We also kicked off 2025 by cutting rates on our Bridge Fusion range.</p>
Provide relevant information on the nominee?	<p>Market Financial Solutions was founded in and in the nearly 20 years we've been in business; we have never stopped lending. We were there for borrowers during the 2008 credit crunch, Brexit fallout, and a global pandemic. Focusing more recently,</p>

	<p>our entire workforce grew by 36.67% between February 2024, and February 2025. We also opened a second office in Victoria last year, and we have further plans to expand in 2025 – all so we can better serve our brokers and borrowers.</p>
<p>List, all qualifications and institutions where the nominee studied</p>	<p>Several of our underwriters (and indeed, our wider teams) are CEMAP accredited. Many also have Masters, and others have completed the Certified Practitioner of Specialist Property Finance (CPSP) qualification, which Market Financial Solutions actually contributed to. Internally, Market Financial Solutions also funds studying efforts where appropriate, such as management/leadership courses, and marketing copy classes.</p>
<p>Provide a brief biography of the nominated individual/organisation</p>	<p>Market Financial Solutions was founded in 2006, to assist new and returning customers, both within the UK and overseas, to expand their portfolios through a wide suite of Bridging and Buy-To-Let products, and our hybrid bridging-buy-to-let product, Bridge Fusion. Our team of experts work around the clock to deliver a personalised service in a professional manner, and provide financial solutions that move with speed, security, and flexibility.</p>
<p>Photos and Files</p>	