



B&C AWARDS 2023

The Summer Spectacle

in association with



Bespoke Specialist Lender

AT A GLANCE

The prestigious Bridging & Commercial Awards is renowned for its extravagant themes, sumptuous food and drink, incredible after parties and, most importantly, highlighting all that is great within the sector. Acknowledging success in a market as competitive as ours is crucial to support, recognise and encourage firms in their endeavours to go above and beyond in the name of providing for their broker and client partners.

*Thursday 21st September from 5.30pm at the Hurlingham Club in Fulham

*Voting opens in the first week of February (more on this on p15)

***Packages start at £4,950 + VAT** for a table of 10, which includes a 3-course meal, generous drinks package, access to the sponsored post-Awards bar

*We know it's summer, but this is an occasion. As such, we expect everyone to adhere to the **strict black-tie dress code**. Feel free to give a nod to this year's Rio de Janeiro Carnival theme, too!

*We do issue hard-copy tickets to your table host (simply because they're beautiful) but you don't need one to get into the event



PAST B&C AWARDS

2014 - 2017



2014

[View photos](#)
[View the winners](#)



2015

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[View the winners](#)



2016

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2017

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PAST B&C AWARDS

2018 - 2022



2018

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2019

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2021

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2022

[View photos](#)
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PROGRAMME

Here is a guide to the agenda for the day,
which is subject to change and refinement as we head closer to the event date

5.30pm — guest arrival and drinks reception, sponsored by MFS

6.30pm — welcome and charity presentation

7pm — awards part one

8pm — dinner is served

9.30pm — awards part two

10.30pm — thanks and post-awards bar opens, sponsored by MFS



AWARDS CATEGORIES

part 1

Best Bridging Newcomer - Broker

A firm which has entered bridging in the last two years and has had a remarkable impact on the sector in that time.

This broker must observe principles of TCF, have a whole-of-market, customer-focused approach, display innovation and support industry evolution, have great relationships with lenders and professional service providers and true acumen when it comes to the product.

Best Bridging Newcomer - Lender

This lender must have entered bridging in the last two years and truly added value in what is a very saturated market.

Nominees must have a level of product innovation or development that sets them apart, or perhaps they have assembled an outstanding team, or invested in unique advances in technology and systems.

Feedback from both the broker and borrower community must be exceptional and they need to be on the right side of industry evolution in bridging. Their standards and treatment of customers should be irreproachable.

Best Commercial Broker

Nominees in this category display a thorough understanding of the commercial mortgage sector and have excellent relationships with providers in the space. A penchant for the structuring of complex deals, identifying opportunities and working with lenders to progress products are all desirable attributes.

Commercial Lender of the Year

Supporting the beating heart of our economy, commercial mortgage providers help finance the growth of UK enterprise. These lenders display outstanding service to brokers and borrowers, understand the various opportunities presented within the differing subsectors and are striving to innovate and develop their offering to serve more borrowers' needs. Often still seen as the domain of the high street, we would like to seek out those of the newer guard who are true specialists in this area.



AWARDS CATEGORIES

part 2

Specialist BTL Broker of the Year

This broker will be offering landlords fantastic support during a particular volatile market, working with the client and leveraging their lender relationships to get the most competitive and flexible options. This finance broker understands the constantly changing requirements of landlords and what they require to finance their portfolios and react to ERC, tax changes and other legislation.

Specialist Product of the Year

An accolade for the lender who is best in class for a specific product. This could be something which is unique and offers a new solution for both brokers and borrowers, or simply the exceptional execution of a product which is more widely available. Who makes the provision of that product consistently seamless, efficient and a pleasure?

Best Development Lender

A ground-up development finance provider facilitating deals of any size, and which works closely with the broker and developer community to support residential and/or commercial projects. From fantastic customer service, to flexibility and desire to consider any type of scheme despite the current market challenges, this award is designed to honour the lender which has shown exceptional commitment to the sector and played a key part in accelerating its evolution.

Best Development Broker

Working with developers and finance providers, firms in this category understand the complexities of the debt stack and securing finance for projects and schemes. These brokers maintain a close relationship with all parties throughout the lifetime of the loan and its various tranches, managing expectations and progress to ensure a smooth path to completion and eventual sale.



AWARDS CATEGORIES

part 3

Mezzanine Lender of the Year

An outstanding provider in this niche tier of finance which collaborates keenly with senior lenders and brokers alike.

Underwriter of the Year

Often relegated to behind the scenes, outstanding underwriters are critical to longevity in lending. These credit decision makers develop strong relationships with brokers and borrowers and ensure that cases are kept moving, displaying true understanding of their lender's criteria, appetite and areas of expertise. Underwriters are responsible for finding solutions for customers and structuring alongside the broker/borrower with a view to the best possible outcome.

Marketing Partner of the Year

A B&C award, this title is for the company who has excited us over the past 12 months through dynamic campaigns that are arresting, effective and shift perceptions in the market.

Best Bridging Broker

This is the broker who best exemplifies the expertise needed in placing and advising on bridging cases, observing the core hallmarks of speed, flexibility and great service. This broker maintains contact with the lender and borrower throughout the loan and always has one eye firmly on the exit. This firm should represent the direction in which we all, as an industry, should be moving.



AWARDS CATEGORIES

part 4

Best Surveyor

The more we hear of valuation being an art and not a skill, the more important it becomes to highlight exceptional providers in this area of professional services. Firms in this category must be surveyor firms that have offered great service and skill to the specialist finance market.

Best Specialist Finance Partner

Nominees for this category can be any firm that provides a fantastic offering that lenders or brokers cannot live without; the winner of this award will be a firm that truly keeps the wheels on the market turning. Technology companies, valuation panel managers, auditing businesses, funders and recruiters can all be nominated in this category.

Regulated Bridging Lender of the Year

Figures show that more and more regulated bridging deals are being done, equating to an increase in homeowner borrowers being serviced by the product. First charge residential bridging should still be fast, smooth and efficient, making that auction purchase, chain break or refurb opportunity a reality. This lender offers regulated short-term loans that are still personal and leave both the broker and borrower having had a great experience.

Large Loan Lender of the Year

This award is for specialist finance lenders (across bridging, commercial mortgages, development finance and BTL mortgages) that frequently provide loans of £10m and above. The winning finance provider will be comfortable working with brokers and their clients on big-ticket assets and have an expert team and a wealth of experience in the upper end of the market that brokers cannot transact business without.



AWARDS CATEGORIES

part 5

Service Excellence - Lenders

Nominees for this award must put service and communication with brokers and borrowers at the forefront of their lending principles. Do they stick to what they have agreed? Are rates and fees clear and transparent from day one? Is documentation streamlined? Do they employ the use of tech for a better user experience? Is their treatment of customers consistent with TCF principles and is borrower feedback positive? Do they listen to brokers and use this information to assist in innovating and developing their offering? Is the team knowledgeable, personable and available? How do they treat default and extension cases?

Service Excellence - Brokers

A lot of emphasis is being placed on brokers' qualifications, acumen and level of advice given when it comes to unregulated transactions. Until such time as we have something formal for brokers to adhere to, we should expect them to commit to service levels that are appropriate to the product and borrowers' needs every time. Nominees here will advocate for the client in all instances; display clear and consistent communication with all parties, including professional partners; work towards the seamless delivery of the deal in as short a time as possible; have the required relationships with lenders and other providers in the chain to achieve the clients' objectives; be in support of the exit strategy and work with the client to ensure that their loan is repaid on time; operate whole of market and understand what is best and most suitable for borrowers at all times; and regularly contribute to the betterment of the wider industry by having open dialogue with providers, participating in events and media opportunities and supporting the community through initiatives that deliver progress.



AWARDS CATEGORIES

part 6

Best Specialist Distributor

While the number of brokers and IFAs into the specialist space grows, so does the need for distribution partners who really know their stuff. Taking the relationship side of things to another level, these firms understand lending criteria inside and out and work with introducers and lenders to create an unparalleled experience for all parties. These firms deliver packs that eliminate unnecessary back and forth and, crucially, they are experts at identifying problems and mitigating them in advance. As well as having access to volume, emphasis must also be firmly on the quality of these introductions and healthy success rates. Their solid relationships with mortgage and longer-term providers and a thorough understanding of how the exit will manifest ensures that deals are in safe hands.

Best Solicitor

Professional advice is paramount in this market and working with a legal firm who specialises in this sector can make or break the overall success of deals. Here, we are looking for solicitors who respect the timescales often at play in bridging, communicate effectively with the borrower's representation, aid the swift flow of documentation and signing, and know what to look out for when it comes to the risks specific to short-term lending.

Best Specialist Finance Network

This award will go to a mortgage network that promotes and educates its ARs on specialist finance and continually works towards improving its specialist finance proposition.

Regulated Bridging Broker of the Year

This brokerage has adopted bridging as a mainstream offering and knows how to deploy it intelligently within a regulated framework, understanding how consumer clients can benefit from the product. The prevalence of bridging in the homeowner market is becoming more pronounced, but who is doing it best?



AWARDS CATEGORIES

part 7

Best Specialist Bank

The past few years have represented a rebirth of banking and the options available to consumers and brokers alike. Nominees for Best Specialist Bank are the ones who are truly challenging the products offered by the incumbent providers. Service, talent, innovation, technology, range of products and pricing are all factors that put this lot above the rest.

Specialist BTL Lender of the Year

This lender will be offering something unique to the BTL market that is popular with brokers and landlords alike, giving flexible options to those that are not currently served by the high street so that they can embrace new opportunities. This finance provider constantly listens to the market's needs in order to bring out products that suit the requirements of property investors during a time when they are actively modifying their portfolios and reacting to ERC and tax changes.

Green Product of the Year

This award will recognise and reward an outstanding product that helps to reduce carbon emissions in the property market and encourage borrowers and brokers to be more sustainable. We will want to see truly innovative solutions to help property investors with their environmentally friendly property transactions/projects and fund energy-efficient changes, restoration or conservation of assets.

Best D&I Campaign of the Year

Nominees for this category will have implemented successful campaigns and policies in order to reduce inequality within the financial services sector. They will have significantly improved the quality of people's work or their access to work and enhanced and retained diversity within their business through evident measures. Diverse employees of nominated firms will feel valued, able to speak up and voice their opinions in a safe space, and feel empowered to grow.



AWARDS CATEGORIES

part 8

Lender Relationship Manager of the Year

It can be said that the right BDM, relationship director, head of sales, key account manager can alter how a business is seen. Those who are out in the field are representing the very best that the lenders have to offer, creating partnerships that are long term and fruitful for all concerned. Personality and a thorough understanding of what their lender and can't do is paramount for this category. Has this person changed how you work with the lender for the better and engendered you to work more with them?

Editor's Choice Award

B&C relies on the support of a sources and other trusted parties to continue to bring exclusive content to you, our readers. While many businesses lend their time, knowledge and advice, resulting in stories that are richer and more well-rounded, there are a few who deserve special mention for helping to drive us forward and giving us the confidence to push boundaries. This award is decided on by our publishing director, Beth Fisher.

Bridging Lender of the Year

The big one. This lender may have dramatically changed their offering and service over the past 12 months, making them a stand-out contributor to all that is great about our industry and a beacon for its future. Or, it could be a lender who has stood the test of time, remains perennially supportive of brokers, has a solid offering and one which we could not imagine life without. You decide—but they must be the very best.

Outstanding Contribution

A B&C-decided award, we honour an individual who has worked in the market for a considerable amount of time and left/continues to leave their mark in more ways than one.



PRICING, PACKAGES & SPONSORSHIPS

At the 2022 B&C Awards, we hosted over more than 800 of the industry's finest and enjoyed a wonderful day of networking and celebrating in the sunshine.

Tables of 10 cost £4,950 + VAT and include the welcome drinks reception, a 3-course seated dinner generous drinks allocation on the table, access to the sponsored post-Awards bar

Individual seats cost £500 + VAT

Award category sponsorship costs £1,200 + VAT and gets your brand alongside the award in the programme and on screen, plus a representative of your firm will introduce and present the winner with the award on stage

Logo/Support sponsorship costs £1,500 + VAT means that your company's logo will feature in all marketing to do with the event, including tickets, programmes, the online voting page, marketing emails and on screen at the Hurlingham Club.

To book your table, contact Beth Fisher on 0203 818 0165 or beth@medianett.co.uk



THE AWARDS PROCESS

The categories for 2023 have already been announced and feature from p6 of this brochure.

Here's the timeline for the awards process and how you can be in with a chance of winning one of the coveted 'B' statues. We have refined the process to what can undoubtedly be described as fully transparent, fair and, above all, representative of our industry.

* Online voting is now open and closes on 5th June. We list the categories and users fill in the blank field each with who they think should make the list. Employees may vote for themselves or their own firm. Obvious spam and fake entries will be filtered. One email per form is allowed.

* The judging panels will be announced in March via *Bridging & Commercial*. There are two groups: one consisting of brokers and one of lenders, to judge the respective categories fairly.

* Once online voting has closed, we create a longlist of up to 15 firms in each category, based on the number of online votes submitted. Our judging panel selects up to eight in each, and the collation of these results makes up the official shortlist. This is announced on 12th June. Some categories have four nominees, and some have more, depending on popularity and how closely contested the voting is.

* In July, our judging panels and chairpeople will meet to decide on the winners. B&C/Medianett Publishing has no voting power, but we are present during the judging process.

* Shortlisted individual nominees (such as lender relationship manager of the year and underwriter of the year) will be required to attend Judging Day for a 10-minute interview by the judging panel, who will ask three questions to determine who is most deserving of the award.

* Once the winners have been determined, we get on with engraving their names on our gold gongs and finalising plans for the event itself



WHAT MAKES A WINNING ENTRY?

Our judges represent a good cross section of the specialist finance market, and we rely on their knowledge and experience during the process to reach an outcome that is fair and correct.

Videos (of up to five minutes) supplied should go into sufficient detail as to why your firm should win that specific accolade, paying close attention to the descriptions we have published and ticking those 'boxes'. We want to hear why you are different from your peers and the other nominees in the category.

Consider showcasing your best deals, how you've gone above and beyond expectations, the calibre of your team, how you've grown and evolved over the past 12 months, and how you contribute to the wider industry's success. In such a competitive space, knowing how to convincingly present your USP is of the utmost importance. Video submissions should not be any longer than five minutes, and no additional supporting material may be included, to create as level a playing field as possible.

Individual nominees (underwriter and relationship manager categories, for example) will be contacted with 10-time slots and details to come in and be interviewed during Judging Day. These categories are highly contested each year, and our judges will be listening to them personally to determine why they should win.

