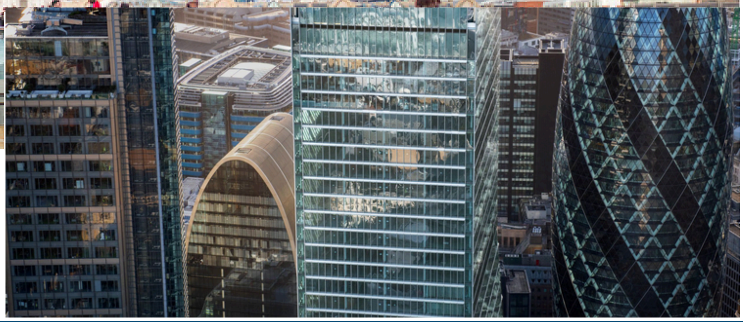
SBL FINANCIAL

NEWSLETTER 2026

We are a specialist regulated and accredited brokerage who currently have access to over 200+ lenders. This means that we have a solution typically for most clients. Our clients may have complex income, high net worth, previous credit issues, a time sensitive requirement, declined by their bank or previous broker unable to help or not have access to the products required.

WHY SHOULD I USE SBL?

We pride ourselves in knowing our client and succeeding in the most difficult of circumstances, that is not to say we don't help people with standard cases, we pride ourselves in exceeding expectations whatever the situation may be. As well as being a regulated and accredited we are a 5 star rated firm and work always to the highest standards



OUR SERVICES

- Bridging Finance and auction pruchase
- Commercial & Development
- Buy-To-Let, HMO and AirBnB
- Specialist Mortgages
- Residential Mortgages
- Secured Loans
- Insurance and Protection
- Equity Release
- Foreign National and UK Expat

SOCIAL MEDIA

BRIDGING FINANCE & AUCTION PURCHASE

We offer a selection of bridging products, regulated, unregulated, second charge, cross charge, development and we specialise in doing bridging for auction purchases. If done properly, bridging can be a fantastic product and mechanism to help clients with fast solution. However, bridging is a short term loan, and should not be confused with anything else. The key to good bridging is your exit strategy, which you should understand and have in place at time of bridging application. Bad bridging is doing a bridge with no exit plan or strategy. If you want to know more about bridging and how it can help you please do not hesitate to contact us. We will always give advice and recommendation and we will never sell you something that is not fit for purpose, or have confidence in your exit strategy.

Bridging has been designed for auction purchase where you want to pay with finance instead of cash but you need a swift transaction typically only 28 days you may also need bridging due to the fact the property is not in a current condition suitable for mortgage purposes.

COMMERCIAL AND DEVELOPMENT

Commercial, Semi-Commercial and Development can come in all shapes and sizes as well as sector types and as such it is very much a bespoke service tailored to your project and building.

A commercial property is defined as a property where the occupants are a business rather than an individual, such as shops, warehouses and offices. The property can be just a commercial premise, or it may be of 'mixed use' or 'semi commercial', by including a residential element on its legal side. these can include a residential dwelling above or adjacent to the commercial dwelling. We can also look at development where you purchase an asset, have a schedule of works and an exit GDV (Gross Development Value). On developments you need to look at sale but also at refinance and does it fit on refinance as even if you are planning to sell we need to make sure it fits on refinance in case it doesn't so you are fully protected.

BUY-TO-LET, HMO AND AIRBNB

Whether you are an existing landlord, a first time landlord, a residential homeowner or a tenant yourself, we will typically have the suitable buy-to-let, HMO lender for you.

We can offer mortgages in personal name, ltd and llp. Holiday lets and short term lets are becoming more and more popular in this current climate due to greater yields compared to a traditional buy-to-let mortgage as landlords look to maximise income and typically purchase within a limited company for better stress testing and affordability (you should always take specialist advice from a qualified accountant before making your final decision).

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SPECIALIST MORTGAGES

SBL Financial helps clients in providing specialist mortgage solutions tailored to individual circumstances. These mortgages cater to individuals who may not qualify for traditional loans due to various reasons such as non-standard property types, multiple income sources, complex self employed income, adverse credit history, and complex property types. We also help standard clients who may just want handholding, excellent service or face-to-face appointments working to a tight timeframe. We work closely with clients to understand their specific needs and financial circumstances, offering personalised solutions to help them achieve successful completions. One of the biggest issues our clients face, is their previous broker not fully understanding them or their situation which is why we typically ask for more information than perhaps other people you may have spoken to. To make sure we fully understand you as a customer inside out and by doing so, we have become very successful at what we do.

RESIDENTIAL MORTGAGES

You may have been declined by the high street due to a complex application, adverse credit, or only 1 year accounts if self employed.

We specialise in the following areas: Historic credit file issues, Life events e.g. divorce, Unusual property (concrete or flat with deck access, adjacent to a commercial, pub or petrol station).

We have access to lenders who are very good at looking at overtime, bonus and Self-employed applicants which may be a PAYE director who is mainly paid dividends or even retained profits. There is no such thing these days as a standard application as everybody has set needs and requirements and as such customer and lender engagement is paramount so all parties understand the case in front of them.

SECURED LOANS

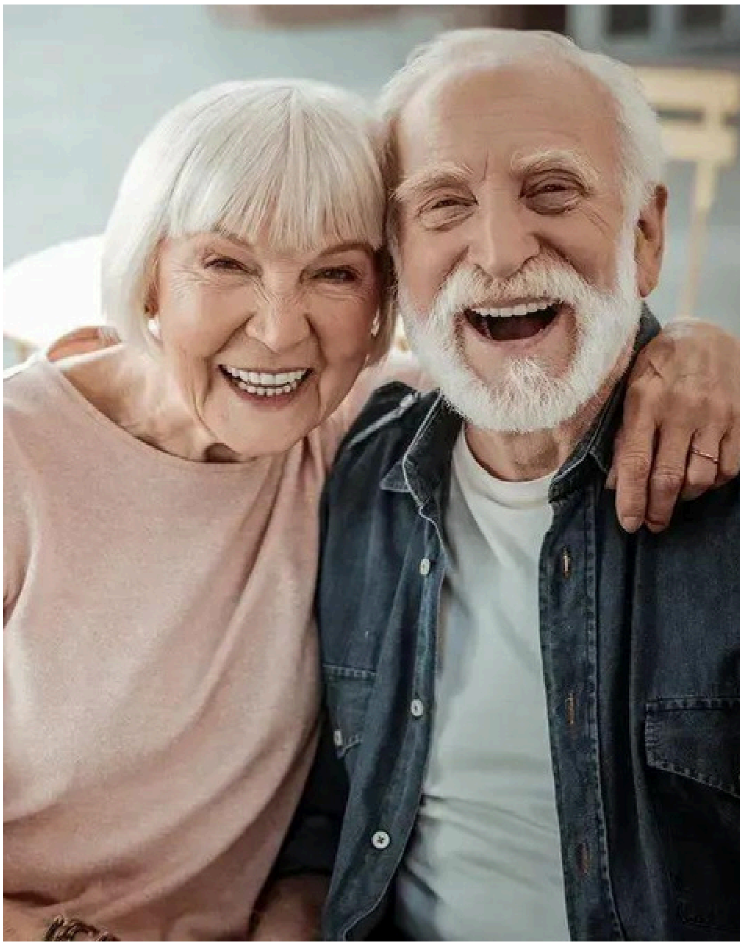
Secured Loans, also known as second charge loans or mortgages has seen massive growth in recent years. This is due to the flexibility they offer compared with traditional mortgage criteria for first charge mortgages when looking for further advance with your existing lender. A second charge loan sits behind your current first charge mortgage and as such does not interfere with the first charge. You will still have to pay for your first charge as well as the new second charge loan. The benefit of this is you can raise funs for a variety of reasons they can potentially go to a higher value, adverse credit or except multiple income sources that your existing lender would not allow.

PROTECTION & INSURANCE AT RAM PROTECT

We are able to help with all of your protection and insurance enquiries. We will start by looking at all of your information and available budget before giving you advice. With relation to protection, we will assess the best cover type for your situation, whether it is for life cover, critical illness, mortgage protection, family protection, income protection. In relation to insurance, we can offer everything from residential to landlord portfolio, auction purchase development, grade 2 to list just a few examples. Insurance is more important than many people realise, as it protects the most expensive asset you own.

EQUITY RELEASE
LETS GET INTO IT!

Equity release lets homeowners aged 55 and over release tax-fee cash from the value of their own home. The amount you can release is based on your age and how much your home is worth. Depending on the equity release product you choose, you can claim your money as one big lump sum or as a series of smaller lump sums. This tax-free lump sum can be used for home improvements, holiday of a lifetime, purchase the car of your dreams., pay off a mortgage, other loans or supplement your income or gifting the money to friends and family.
All lenders must now feature a “No Negative Equity Guarantee."
Equity release will affect the amount of inheritance you can leave and may affect your entitlement to means- tested beneits now or in the future. to understand the feautures and risks, ask for a personalised illustration.



RAM PLATINUM PROPERTIES LTD

This year is the year where Ram Platinum Properties goes live. As some people may know we have released brochures containing an exclusive insight into some investment opportunities brought to you by only us. 2025 Is the year for platinum properties as we will be growing and providing more and more investment opportunities so keep a look out and get in touch to find out more.

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SBL FINANCIAL HEAD OFFICE - 02394 005420

Heritage Business Park Gosport is our main processing office, where our extended advisor and admin team are based. Along with boardroom for entertaining our clients.
We also, depending on which day, have certain lenders and underwriters working out of our office with us of which in some circumstances customers have the chance to speak with the lenders direct with us over conference call.

SBL FINANCIAL LONDON OFFICE - 02394 005423

100 Bishops Gate in the heart of the financial district of London, it is our flagship office located on the 18th floor which gives us a fantastic overview of the city. Conveniently located near Liverpool street station and bank. A fantastic venue to meet and greet where we can entertain you with comfortable sofas and our own private barista.
Zia is our London Manager and based out of this office throughout the week.

SBL FINANCIAL SCOTLAND - 02394 005415

Scotland: A Market We Know Well
We have always done strong business in Scotland, with our Director travelling to Edinburgh and Glasgow on a semi-regular basis for week-long visits. Meeting clients face to face remains central to how we work, allowing us to build trusted relationships and deliver tailored solutions on the ground.

MEET THE TEAM

SEAN BOWLING CeMAP MLIBF

DIRECTOR & ADVISER

sean@sblfinancial.co.uk

As well as being the owner of SBL financial, I am also a mortgage broker and protection specialist. For the last 15 years, I have carved a niche in the non-high street market, working with specialist firms to help people with historic arrears and credit issues, complex income and self-employed as well as non-conforming properties. I thrive on thinking outside of the box for solutions to complex and difficult situations and take pride and satisfaction in helping clients whilst empowering the people I work with.

LISA BOWLING

HEAD OF OPERATIONS, ADVISER

lisa@sblfinancial.co.uk

An experienced international manager with extensive experience in the UK, Russia, Eastern and Central Europe and China. Lisa’s experience ranges from the initial planning stage, right through to store set up and training the teams. She has worked with the franchise owners, director and store teams and has a proven ability to train, coach and develop. Lisa was responsible for managing franchise partners across 12 countries and in 120+ stores with a combined turnover of over £150m. Her passion is to empower and develop people to be the best that they can be because “their success is my success”.

ZIA REHMAN CeMAP

ADVISER

zia@sblfinancial.co.uk

Zia Rehman has been with us since 2021 as a Business Development Manager for London, and is also a regulated adviser for our London office. Zia is fluent in Hindi, Urdu, and Punjabi and will be a great asset for our Indian and Asian community.

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MEET THE TEAM

GABOR HOFMANN CeMAP CeRER ADVISER

ghofmann@sblfinancial.co.uk

Gabor aka #The Hof is a qualified CeMAP adviser and equity release adviser with a background in sales and customer service in various industries. He is passionate about providing first class customer service to his mortgage and protection customers. He thrives on finding the right solution for each of his clients' requirements, ensuring they have the best experience possible.

YULIIA RIABCHENKO ADMIN SUPPORT

yuliia@sblfinancial.co.uk

Yuliia is our Admin Support Assistant. She has been with us since the end of 2023 and working hard ever since. She handles our admin enquiries so if you feel you need to make an enquiry please do not hesitate to email Yuliia at yuliia@sblfinancial.co.uk

JULIE SIDES HEAD OF ADMIN

julie@sblfinancial.co.uk

Julie has over 35 years experience in the Financial Services industry having had various roles over the years from Mortgage Underwriter to qualified Mortgage Advisor. She now heads up the Admin Team at Sbl Financial and her experience is proving invaluable.

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DANI
ADMIN SUPPORT

Dani is one of our admin support assistants. She has been with us since October 2024 and has over 10 years of admin experience. She also handles admin enquiries so if you need to make an enquiry please send her an email on dani@sblfinancial.co.uk

DAN BURDETT
RAM SECURED LOANS

dan@ramloans.co.uk

Dan has taken over our RAM Secured loans division and is our newest member of the team. He is a remote employee working out of Norwich and if you would like to contact him or make an enquiry you can do this via his email which is dan@ramloans.co.uk

GOOGLE REVIEWS
FROM REAL CUSTOMERS!

Sean and the whole team at SBL were fantastic. They worked beyond normal working hours to get my mortgage through. Their network of professionals are all equally fantastic.

Mark Gardner ★★★★★

Brilliant service from Sean and his team. The previous lender threw many curve balls our way but SBL sorted the problems superbly for us ensuring our house purchase went through as planned. Thanks SBL Team.

Graham Fogg ★★★★★

They went above and beyond to help us with our mortgage when no one else could. They were with us every step of the way, even after they secured us our mortgage.

Kelly Stevens ★★★★★

Have dealt with various brokers, but not dealt with anyone quite like Sean. The response and speed of service is like no other. Extremely professional and advice given is of the highest I have ever come across.

Anuj Jain ★★★★★

Lisa is awesome and a calming influence when things seem like they are not going to plan. Thank you so much Lisa and also many thanks to Sean who steps in as and when necessary. I am grateful.

Onyekachi Agu ★★★★★

When I needed bridging finance to finish a project SBL took on the job which due to unusual details proved to be a difficult and time consuming task. However they stuck with it and found the finance where others couldn't. I would recommend them for their experience and tenacity everytime.

Ken Askew ★★★★★

It is an absolute pleasure to work with Sean and his team, they make the process so much easier by always being on top of everything. All of SBL's clients love them as they are all so good at their jobs :)

Ayesha Yunus ★★★★★

Sean and the team at SBL are good as gold and effortlessly navigate the purchase process. Much more than a mortgage broker Sean provides valuable insight and advice on all aspects of the purchase to ensure the risk to you and your business is minimised. Hope to continue doing business for many years!

AL Jeroome ★★★★★

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