



Your trusted investment partner

Looking for a higher yield on your savings? Join our small community of investors and earn interest alongside our founders who, with family, account for about twenty percent of our funding.

6% - 8% PA
fixed rate of return

12 MONTHS
minimum term

ZERO
investor losses to date

Bricks Finance is a privately-owned finance company based in Exeter. Founded in 2014 by Clive Banks, Jerry Rihll and Will Michelmores, we provide sensible financing and a better rate of return to our investors.

We pool investor funds with our own to make bespoke short-term loans secured on property in the South West. We offer different fixed rates of return depending on the amount and term of investment, paying between 6% to 8% for a minimum of £50,000 for 12 to 24 months.

Clive, Jerry and Will have over 90 years of property, finance and legal expertise between them. They have each previously built large and successful businesses, and it is their combined knowledge, professional contacts and business experience that allow Bricks to offer attractive rates for borrowers and competitive rates for investors.

Our guiding principle is 'sensible financing'. We take a common-sense approach to lending, fully exploring where risks lie and how they can be managed. We understand the importance of rigorous risk management and our highly experienced team adopts a hands-on policy to every loan we make.

When we consider a new loan, our credit committee ensures we lend only to people who can afford to repay us and that all our loans are secured on assets with a maximum loan to asset value of 70%.

We meet borrowers personally, assess the case for finance in detail, and take security on property for which we understand the market value.

This is why we have recorded zero investor losses since we founded Bricks in 2014 and to date, 150 loans have been made and fully repaid.

Our investment fund of £52M consists of over 80 individual investors. The founders of Bricks invest their own funds alongside yours and with their family members make up nearly 20% of our total fund.

We are proud to be different from traditional lending organisations and offer a unique investment opportunity solely funded by individuals. Every loan note holder, including Clive, Jerry, Will and their families rank equally.

We are regulated by the FCA to provide mortgages and comply with all professional obligations and regulatory standards. We also make unregulated loans. Once the loan is in place, we collect all the interest and principal repayments from the borrower.

If you would like to be part of Bricks and our business of sensible finance get in touch with Jerry Rihll now.

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Bricks make both regulated and unregulated loans. We are authorised and regulated by the Financial Conduct Authority to administer, arrange and enter into regulated mortgage contracts but we are not required to be authorised for all financial activities and loans to Bricks are not covered by the Financial Conduct Authority. Your capital is at risk and is not protected under the Financial Services Compensation Scheme.