



**STRUCTURED
FOR COMPLEXITY.**

**BUILT FOR
CERTAINTY.**

Introducing Lumora Capital 



THE PROBLEM

The **£160Bn** Maturity Wall

Industry estimates identified a £160Bn European refinancing gap for the 2026–2030 period.

While markets are stabilizing, a critical €74 billion (£62 billion) funding gap remains for the 2026–2028 window—specifically in the complex mid-market sector.



OUR FOCUS

Funding in **£10–50M** Loans

Lumora Capital is designed for the high-value bridging transactions that legacy processes struggle to match.

Key Sectors: Residential, Commercial, and Land



**COLLECTIVE LENDING
EXPERIENCE TOTALING**

£22.3 Billion

Piragash Sivanesan

£11Bn+ in lending and £4Bn in restructurings.

Karan Doshi

£2Bn+ in CRE and corporate lending.

Jennifer Cruickshank

£5.3Bn of lending across 32 jurisdictions



Process Automation. Human Judgement.

We utilize future-state technology to reduce operational drag, ensuring 24-hour indicative terms while keeping credit and legal judgment firmly with our experts.



Siv Sivanesan
CEO

We're building a lender for 2030 and beyond; designed to scale with an evolving marketplace, and grounded in what matters most: enduring relationships, exceptional talent, and technology that empowers both.



Capital. Clarity. Confidence.

Join us in reinventing the
future of lending

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