

nara

The Association of Property
and Fixed Charge Receivers




The Key to Restructuring & Recovery

2025/26 Edition



Regulated by

RICS



Turbulent economic cycles and political realities are continuing to highlight the importance of optimising value through cost effective and proactive workout strategies.

The dedicated Knight Frank Restructuring and Recovery team consists of highly skilled and experienced property consultants who deliver innovative and strategic solutions to the complex challenges and opportunities that insolvency and recovery can present. Our multidisciplinary team will lead the instruction from day one, remaining hands-on throughout, to maximise recovery and implement successful strategies.

The Team



**OVER
80 YEARS
OF COMBINED EXPERIENCE**

**OVER £2BN OF
ASSETS RECOVERED**






SPECIALIST TEAM



**+500
LAW OF PROPERTY ACT
APPOINTMENTS UNDERTAKEN**



**ACCESS TO KNIGHT FRANK
UK AND GLOBAL
PLATFORM**



**NATIONAL
COVERAGE**



MARC NARDINI MRICS FNARA
HEAD OF RESTRUCTURING &
RECOVERY, LONDON

Marc Nardini (BSc Hons MRICS FNARA) joined the team in 2014 as a Registered Property Receiver and Member of the Royal Institution of Chartered Surveyors.

Marc is responsible for providing property restructuring and turnaround advice to a range of clientele, both in the UK and Europe. He has in excess of 20 year's industry experience, originally working in Newcastle, before relocating to London, some 14 years ago.

Marc has gained a broad spectrum of experience in real estate, in particular mainstream valuation, agency/capital markets and asset management across all asset classes, both commercial and residential, geographically spread throughout the UK.

Marc has taken Receivership appointments in excess of £1.6bn worth of assets.



HARRY DUNGER MRICS FNARA
PARTNER , BRISTOL & BIRMINGHAM

Harry Dunger (BA Hons, MSc, MRICS FNARA) joined the team in 2019 as a Registered Property Receiver and Member of the Royal Institution of Chartered Surveyors.

Harry has been personally appointed as Law of Property Act Receiver for a number of mainstream lenders and property companies on all types of asset class over the past 16 years and has significant experience in the recovery of debt and Property management.

Harry has a wide range of experience in real estate, being a Registered Valuer in addition to a Registered Property Receiver. Harry also has a particular expertise in rural, country and a agricultural assets.

Harry has taken over 270 LPA/ FCR appointments.



ABDUL JAMBO MRICS FNARA
PARTNER, LONDON

Abdul Jambo (MA MRICS FNARA) joined the team in 2021 as a Registered Property Receiver and Member of the Royal Institution of Chartered Surveyors.

Abdul has been a trusted advisor to secured lenders, corporate insolvency firms and property companies for over 18 years with specialism in strategic valuation, asset management and restructuring and recovery. In addition, he has acted alongside recovery practitioners on turnaround and workouts of property backed insolvencies.

Abdul has taken appointments across several diverse and complex assets including development schemes, investments portfolios (commercial and residential), prime central London property and alternative sector projects (in one case comprising an operational airfield on the Isle of Wight).



EDWARD MARYON
BSc Hons, MRICS FNARA
ASSOCIATE, LONDON

Edward Maryon joined the team in 2019 as a member of the Royal Institution of Chartered Surveyors and qualified as a Registered Property Receiver in 2022.

Edward has diverse experience in the property industry, with specialisms in property taxation and construction sectors, and utilises this broad range of experience to provide advice to clients on property restructuring matters.

Edward has several years' experience in detailed analysis and reporting across a broad range of property types and has advised on properties across the UK, comprising both commercial and residential, for clients ranging from private individuals to global corporates.



HAMISH BOWMAN
BA, MSc, MRICS
ASSOCIATE, LONDON

Hamish Bowman joined the team in 2021 as member of the Royal Institute of Chartered Surveyors.

Hamish has become a trusted advisor to clients with experience spanning across both commercial and residential sectors. Before joining the team, Hamish worked in Commercial Valuations and, prior to that, was a member of the Landsec Investment Team. During this time Hamish consulted on large-scale commercial developments as well as shopping centre and retail park transactions.



ARRABELLA COPSON
BA, MSc, MRICS
CASE MANAGER, LONDON

Arabella Copson joined the team in 2024, bringing a diverse range of experience accumulated over the past three years working within the property industry.

She has developed proficiency in advising a wide-ranging client base across multiple sectors, including hotels, residential development, and property auctions.

Prior to joining Knight Frank through the Graduate Scheme, Arabella spent three years in public relations, marketing, and copywriting. This experience helped refine her communication skills, which she now applies effectively in areas such as property appraisal and reporting.



TOM PERKINS
BA, MSc, MRICS
CASE MANAGER, LONDON

Tom Perkins became a member of the Royal Institution of Chartered Surveyors (RICS) in 2025 and has established himself as a trusted advisor to our clients, owing to his extensive experience in both the commercial and residential property sectors.

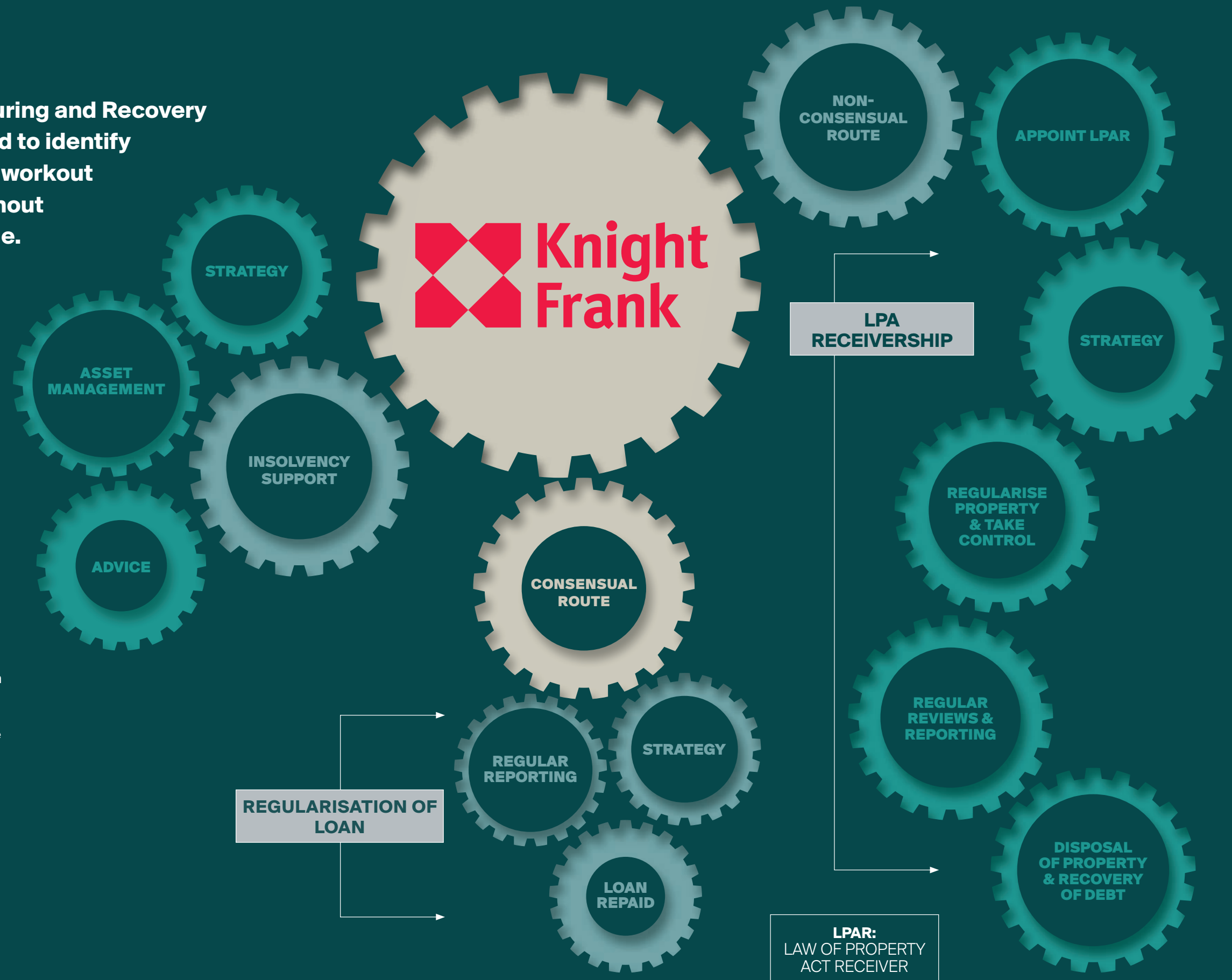
Prior to joining our team, Tom developed his expertise in Residential Development and Commercial Valuations, along with a valuable secondment with Landsec's Office Investment Team. During this period, he played a key role in the disposal and repurposing of commercial office spaces across central London, gaining valuable insights into strategic asset management.

Services

The Knight Frank Restructuring and Recovery team is perfectly positioned to identify potential risks and provide workout advice and support throughout every stage of the loan cycle.

Utilising the Knight Frank proprietary property databases and world-leading research department, the team has access to up-to-the-minute market intelligence and insight. We are able to assist in conducting regular reviews of the loan security. This will enable the identification of potential loan default risks early and allow the swift, consensual mitigation of that risk. The team can support and advise on a proactive and consensual strategy by working with you and the borrower to maximise the performance of the asset and enable the smooth continuation of the loan cycle.

Where a consensual route to recovery is not possible you can rely upon the Knight Frank Law of Property Act Receivers to step in and utilise their powers under the Law of Property Act 1925 and powers extended within the security documents to recover the debt. Our specialist Law of Property Act Receivers will implement a cost effective and decisive strategy to maximise the value of the asset and enable the full recovery of the debt, where possible.



The Restructuring and Recovery team is at the heart of the global Knight Frank network and has access to market leading research, world class agents and a vast array of renowned real estate consultancy services.

Consensual enforcement

Commercial

Residential

Managing risk

Independent advice

Financial restructuring

Asset management

National coverage

Indepth experience



Formal Loan Recovery: Receiver Appointment

The receivership process is a highly efficient, cost effective and well proven approach to resolving loan default.

The appointment of our Law of Property Act /Fixed Charge Receivers mitigates the risk of the lender becoming mortgagee in possession and effectively insulates the mortgagee from the property and the mortgagor. The receivership process can run concurrently with any discussions regarding repaying or refinancing the debt. This ensures that there is always a viable exit strategy for the mortgagee if these discussions fail.

The powers bestowed to the receiver under the fixed charge are extensive. These include, amongst others, the power of sale, the power of attorney, the ability to enter into contracts, the power to grant and accept surrender of leases, the power to borrow, the power to employ staff, and the power to open bank accounts. In addition, the receiver is not liable for statutory costs such as council tax and business rates.

The receiver is duty bound to achieve the best possible price for the property in the market at that time, however, they are not compelled to further improve the property nor continue any endeavours that the Borrower may have put in place prior to their appointment. Nevertheless, the extensive powers bestowed provide the opportunity for the receiver to further improve the value of the property by restructuring the occupancy and altering the physical layout.

PRE-APPOINTMENT

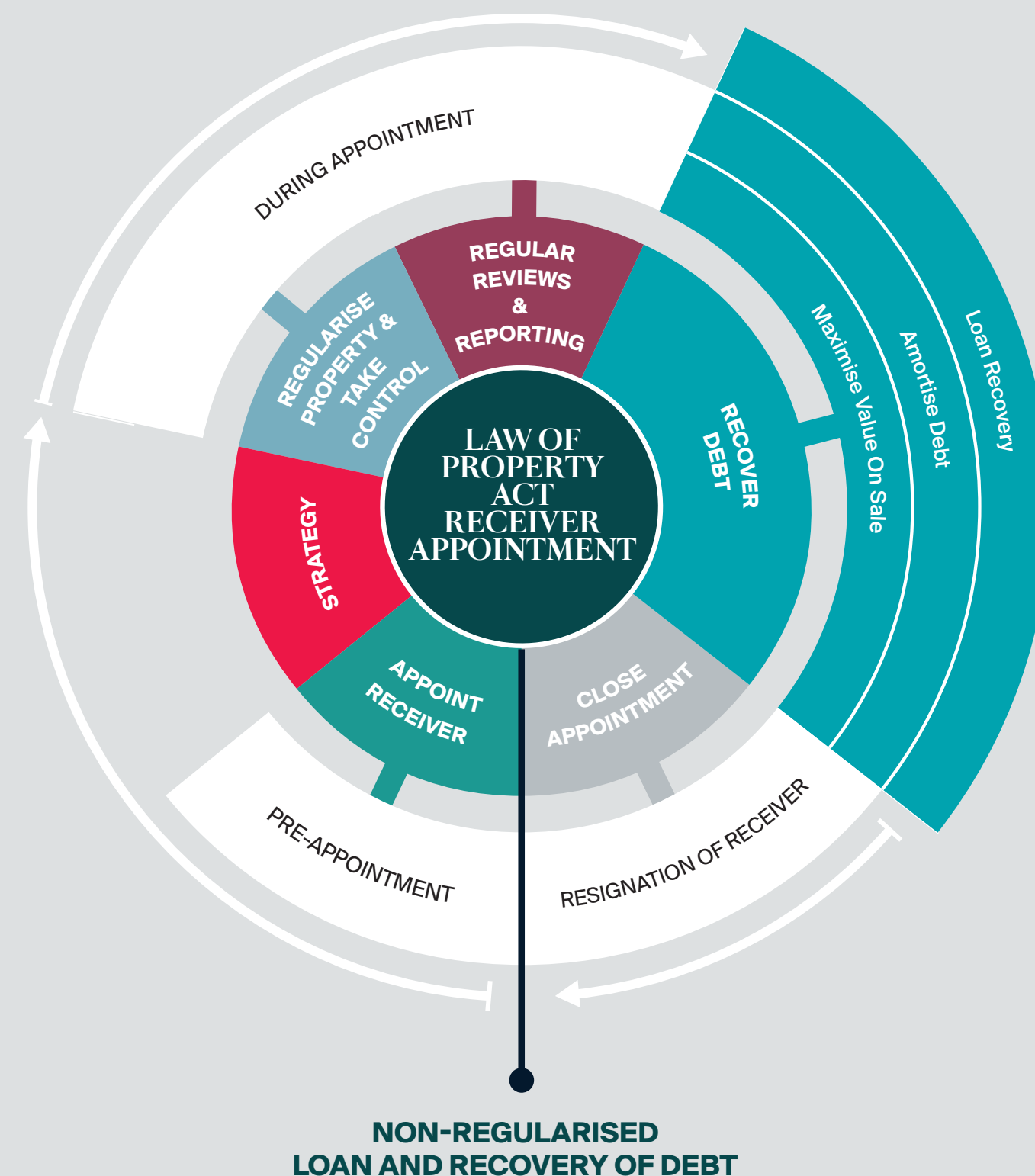
- Legal review of security documents
- Legal validation of appointment
- Property specific review
- Insurance and security
- TUPE consideration
- High level property review
- Establish occupation status
- Meet the Borrower and incumbent agents
- Timing and strategy review

DURING APPOINTMENT

- Lease and property documentation review
- Set up bank accounts
- Secure and insure the property
- Companies House registration and reporting
- Collection and transfer of rent (where applicable)
- VAT reporting and recovery
- Review management and establish exit strategy
- Recover or amortise debt

RESIGNATION OF RECEIVER

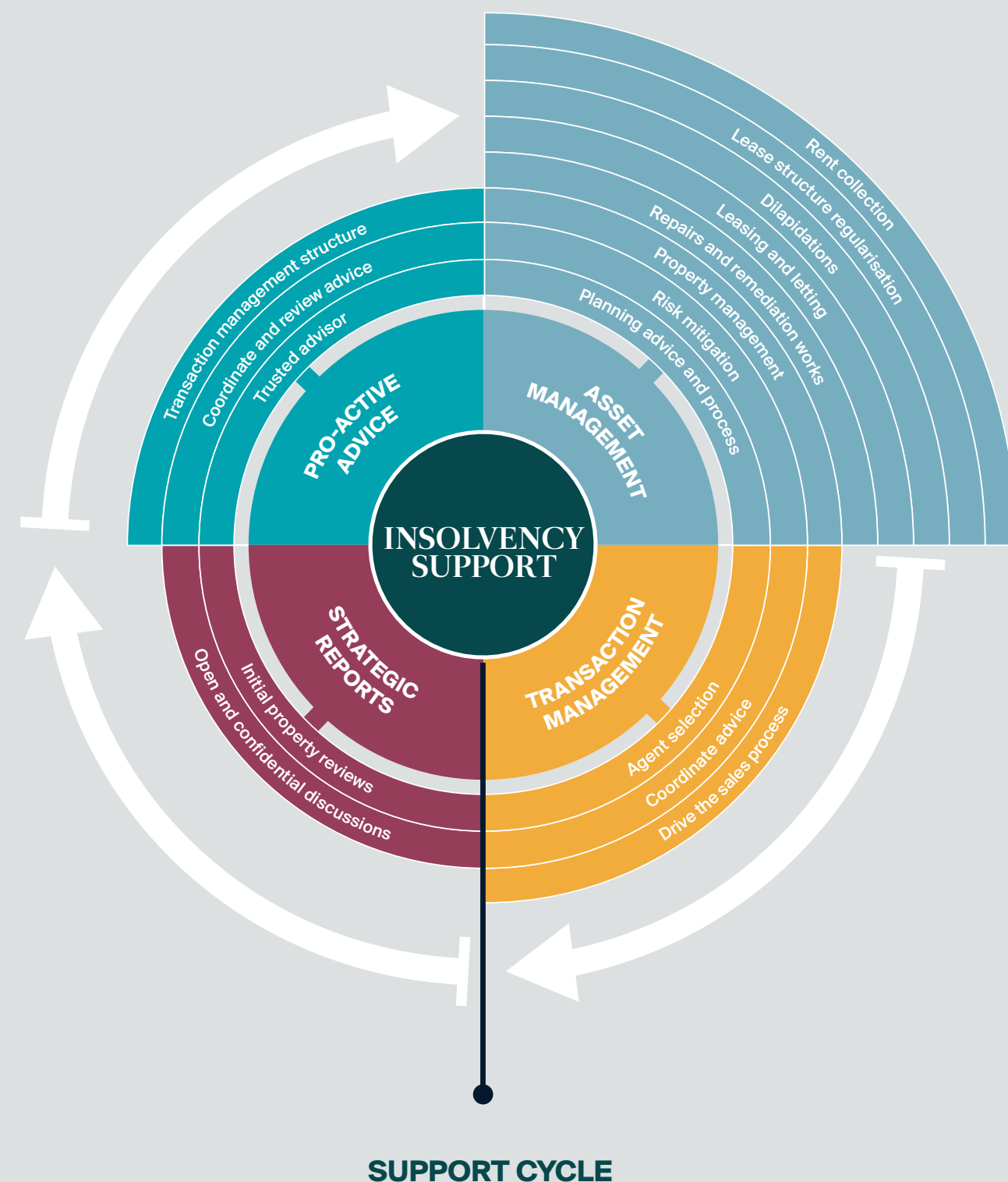
- Final VAT reporting and recovery
- Notifying Companies House
- Bank account reconciliation
- Transfer of sales proceeds and funds to Lender and Borrower
- Resignation of appointment



Insolvency Support

Insolvency Practitioners regularly handle the complex legal and practical issues arising from a business restructure or insolvency. Real estate is often the most valuable asset on the balance sheet and fully realising the potential of the underlying asset is critical to maximising the monies recovered.

The Restructuring and Recovery team are able to draw upon their extensive experience of capitalising the unique, inherent attributes of real assets in recovery situations to advise and support insolvency practitioners on all real estate asset classes. This can range from providing strategic and succinct reports, advising on estimated realisations and exit possibilities for real estate assets, to providing pro-active, cost-effective and innovative asset management strategies. Our principle aim is to provide insolvency practitioners with a single, trusted touchstone to provide support and advice that can be relied upon regardless of the situation, time frame or asset.





RICS
AUCTION HANDS ON
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REGISTERED PROPERTY RECEIVER
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DISPOSAL
INSURED & SECURE
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ASSET MANAGEMENT
HOSTILE/CONSensual
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FORMAL DEMAND
REAL ESTATE EXPERTISE
REGISTERED PROPERTY RECEIVER
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RICS
RENT COLLECTION
STRATEGY & TURNAROUND
PRIVATE TREATY AUCTION
HMRC
TRUSTED ADVISOR
MAXIMISED RECOVERY
HANDS ON
FLEXIBLE SOLUTIONS
MARKET KNOWLEDGE
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Commercial Case Studies



RETAIL PARK

Pricing: c.£25,000,000
Role: LPAR Appointment
Description: Out of town retail park
Strategy: Stabilise the asset, collect rent, undertake property management, and rectify title discrepancies
Outcome: Sale by private treaty
Sale to investor
Full loan recovery

LOGISTICS PROPERTY

Pricing: c.£12,000,000
Role: LPAR Appointment
Description: Industrial and logistics site
Strategy: Unravel complex legal structure to enable the sale of the asset and achieve maximum recovery
Outcome: Sale to investor
Full loan recovery

LONDON CITY OFFICE

Pricing: £30,000,000
Role: LPAR Appointment
Description: Two Central London office assets
Strategy: Manage both assets through the receivership process to conclusion
Outcome: Full recovery to Lender



REGIONAL OFFICE INVESTMENT

Pricing:	Confidential
Role:	LPAR Appointment
Description:	65,000 sq ft Regional Office
Strategy:	Stabilise the asset and review management opportunities
	Sale via private treaty
Outcome:	Sale to investor



OFFICE PORTFOLIO

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Multiple Regional Office Assets
Strategy:	Review asset management opportunities to increase value
	Prepare for sale
Outcome:	Regularisation of Loan



HIGH-STREET RETAIL PORTFOLIO

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Nationwide high-street retail portfolio
Strategy:	Asset management across the portfolio and prepare for auction disposal of individual lots
Outcome:	Sale via auction



DEPARTMENT STORE

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Vacant high-street department store
Strategy:	Secure the site and prepare for sale
Outcome:	Sale via auction



HIGH-STREET RETAIL BLOCK

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Multi-unit high street retail block
Strategy:	Secure rental income and prepare for sale as a single lot
Outcome:	Sale via auction



HOTEL & DEVELOPMENT

Pricing:	c.£20,000,000
Role:	LPAR Appointment
Description:	Hotel development
Strategy:	Management of part complete hotel development Development completed and pre-let to national operator Sold via private treaty
Outcome:	Sale to investor Full Loan recovery and substantial equity and property returned to Borrower



SPECIALIST – DATA CENTRE

Pricing:	c.£14,000,000
Role:	LPAR Appointment
Description:	Data centre with complex ownership structure
Strategy:	Secured and improved income, sold via private treaty
Outcome:	Sale to fund



SPECIALIST - AUTOMOTIVE

Pricing:	c.£2,600,000
Role:	LPAR Appointment
Description:	Car showroom
Strategy:	Stabilise the asset and sale by private treaty
Outcome:	Sale to investor Full loan recovery



Residential Case Studies

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SUPER PRIME RESIDENTIAL

Pricing:	c.£31,000,000
Role:	LPAR Appointment
Description:	Super prime residential property
Strategy:	Secured vacant possession and clearance of property
Outcome:	Sale to international investor Full loan recovery



SUPER PRIME RESIDENTIAL

Pricing:	£15,250,000
Role:	LPAR Appointment
Description:	High-specification home on Private Estate
Strategy:	Implement required maintenance plan and introduce to the market
Outcome:	Sale to occupier



SUPER PRIME RESIDENTIAL

- Pricing:** £30,000,000
- Role:** LPAR Appointment
- Description:** Two new-build super prime residential homes
- Strategy:** Secure both properties and prepare full data room
Staggered launch to the market
- Outcome:** Sale to owner occupiers



SUPER PRIME RESIDENTIAL APARTMENT

- Pricing:** £17,000,000
- Role:** LPAR Appointment
- Description:** Penthouse apartment
- Strategy:** Manage tenancy to expiry, prepare the property for sale and instruct best in class agents
- Outcome:** Sale to occupier



PRIME RESIDENTIAL APARTMENT

- Pricing:** £2,500,000
- Role:** LPAR Appointment
- Description:** Apartment in purpose-built block
- Strategy:** Manage the property and clear service charge arrears before marketing for sale
- Outcome:** Sale to occupier



PRIME RESIDENTIAL HOME

- Pricing:** £4,000,000
- Role:** LPAR Appointment
- Description:** End-of-terrace Townhouse
- Strategy:** Secure the property and manage chattel assets before launching to the market
- Outcome:** Sale to occupier



RESIDENTIAL INVESTMENT PORTFOLIO

- Pricing:** £1,250,000 - £2,000,000 per unit
- Role:** LPAR Appointment
- Description:** Multi-unit residential investment portfolio
- Strategy:** Property management across the portfolio and staggered entry to the market
- Outcome:** Sale via private treaty to investors

RESIDENTIAL INVESTMENT BLOCK

- Pricing:** £11,000,000
- Role:** LPAR Appointment
- Description:** 5 Apartments in single block
- Strategy:** Asset management across the block and investment sale as single block
- Outcome:** Sale to investor



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APPROACH
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SOLUTIONS
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LOAN REVIEW
CONSOLIDATED
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PROPERTY
RECEIVER
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Rural Case Studies



RURAL ESTATE

Pricing:	Confidential
Role:	LPAR Appointment
Description:	85 acres of land plus residential and commercial buildings
Strategy:	Engage with agents to prepare lotting plan for land and sell via private treaty
Outcome:	Sale of lands lots



COUNTRY HOUSE

Pricing:	£2,200,000
Role:	LPAR Appointment
Description:	Country house with 36 acres of land and woodland
Strategy:	Secure the property and progress maintenance plan before a sale
Outcome:	Sale to occupier



COUNTRY ESTATE

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Country house and associated buildings with 45 acres of land
Strategy:	Manage existing tenancy then secure the property whilst working with Borrower to refinance
Outcome:	Refinance



AGRICULTURAL LAND

Pricing:	£250,000+
Role:	LPAR Appointment
Description:	45 acres of pasture land
Strategy:	Secure the land and prepare lot plans for auction sale
Outcome:	Refinance



AGRICULTURAL LAND

- Pricing:** £675,000+
- Role:** LPAR Appointment
- Description:** 59 acres of arable land
- Strategy:** Secure the land and prepare lot plans for auction sale while supporting Borrower refinance
- Outcome:** Refinance



RURAL ESTATE

- Pricing:** £5,000,000
- Role:** LPAR Appointment
- Description:** Rural estate and farm
- Strategy:** Regularise the site and prepare for sale
- Outcome:** Full loan recovery



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NARA
DISPOSAL
INSURED
& SECURE
NATIONAL
COVERAGE
COST EFFECTIVE
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INNOVATIVE
APPROACH
AGRICULTURAL LAND
DEVELOPMENTS
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CONSENSUAL ENFORCEMENT
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REAL ESTATE EXPERTISE
REGISTERED PROPERTY RECEIVER
RATES & COUNCIL TAX EXEMPT
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RECEIVER
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Development Case Studies



LAND WITH PLANNING

- Pricing:** £5,000,000
- Role:** LPAR Appointment
- Description:** Clear site with planning for two detached homes
- Strategy:** Secure site and support customer on refinancing efforts
- Outcome:** Refinance

DETACHED RESIDENTIAL DEVELOPMENT

- Pricing:** £5,000,000
- Role:** LPAR Appointment
- Description:** Part-built substantial residential development site
- Strategy:** Secure site and carry out works to protect site before introducing to the market
- Outcome:** Sale to end-user



DEVELOPMENT SITE

- Pricing:** Confidential
- Role:** LPAR Appointment
- Description:** Vacant hostel with development opportunity
- Strategy:** Secure the site and review alternative use options before launching to the market
- Outcome:** Sale to developer



DEVELOPMENT LAND

- Pricing:** Confidential
- Role:** LPAR Appointment
- Description:** Former military use site with development opportunity
- Strategy:** Secure the site and regularise planning permission followed by full marketing
- Outcome:** Sale to developer



RESIDENTIAL DEVELOPMENT OPPORTUNITY

- Pricing:** £4,500,000
- Role:** LPAR Appointment
- Description:** Part-built single dwelling with planning permission
- Strategy:** Secured the asset and prepared detailed sales pack and sold via private treaty
- Outcome:** Sale to owner occupier
Full loan recovery

OFFICE TO RESIDENTIAL (PDR)

- Pricing:** £3,500,000
- Role:** LPAR Appointment
- Description:** Office building part-way through conversion to 48 residential apartments
- Strategy:** Secured the asset and undertook due diligence on works done
Consensual approach with Borrower to secure repayment
- Outcome:** Refinance



SUPER PRIME RESIDENTIAL

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Part-built development from flats to single super-prime dwelling
Strategy:	Secured the asset and completed costs analysis of completing stages of works Consensual approach with Borrower to secure repayment
Outcome:	Refinance

RESIDENTIAL DEVELOPMENT

Pricing:	£13,000,000
Role:	LPAR Appointment
Description:	Consented residential development for 40,000 sq ft modern home on 9.5 acres in prestigious private estate
Strategy:	Regularise planning permission and prepare full data room ahead of private treaty disposal campaign
Outcome:	Full recovery to Lender

The global Knight Frank platform covers all aspects of commercial, residential and rural property

We will support you in maximising value at every point in the life cycle of land use; from inception of use, to product sale and onto the long term management of the land and property.

As Knight Frank is a partnership we have installed a uniquely personal culture, fostered throughout the firm's 118 year existence. The relationships forged with our clients have been nurtured over decades. We honour those ties by striving to provide superb quality of service.

Within the UK, Knight Frank is a leading force in all sectors providing the full range of property services and capabilities delivering consistent, creative and strategic solutions.

Knight Frank HQ, 55 Baker Street, London

Why Knight Frank

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DISPOSAL
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ASSET MANAGEMENT
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APPROACH
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REGISTERED
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RECEIVER
DEDICATED
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Research

QUANTITATIVE APPROACHES

A unique part of our approach is that all our decisions are informed by research and market leading intelligence which underpins everything we do. Our approach is led by data and a quantitative approach which also combines extensive experience in the market.

PROPRIETARY DATA

Knight Frank has a dedicated team of more than 40 analysts looking at every angle of the property sector using an extensive range of data. including Knight Frank's own proprietary data. This allows our teams to produce market-leading research reports and mapping projects which inform the industry and gain global coverage.

MY KNIGHT FRANK

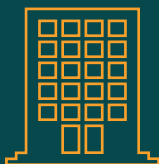
My Knight Frank will give you online access to a suite of market leading global research reports for all residential and commercial property types providing the latest cutting-edge intelligence.

BESPOKE REPORTS

We also able to provide bespoke reports based on your requirements Their best-in-class work allows us to provide exceptionally accurate historic reporting as well as considered advice based on future market trends.



About Us



13

COMMERCIAL OFFICES



58

RESIDENTIAL OFFICES



2.2k

EMPLOYEES

OUR FULL SERVICE LIST

COMMERCIAL

SECTORS

- Automotive
- Energy & Sustainability
- Healthcare
- Hotels and Leisure
- Logistics & Industrial
- Leisure
- Offices
- Retail & Leisure
- Retail Warehouses
- Student Property
- Data Centre
- Specialist Property
- Life Sciences and Innovation

SERVICES

- Asset Management
- Building Consultancy
- Business Rates
- Capital Allowances
- Capital Markets
- Debt Advisory

- Development Consultancy
- Energy and Sustainability Consultancy
- Investment Management
- Facilities Management
- Lease Advisory
- Leasing
- Planning
- Project Management
- Property Management
- Research
- Restructuring and Recovery
- Sales
- Tenant Representation
- Valuation & Advisory
- Workplace Consultancy

RESIDENTIAL

TRANSACTIONAL

- Development Marketing
- International Residential Sales
- Investment & Lettings Management

- Lettings
- Private Client Acquisition
- Private Rented Sector
- Property Management
- Residential Capital Markets
- Sales

PROFESSIONAL SERVICES

- Building Consultancy
- Compulsory Purchase
- Consultancy
- Corporate Services
- Interiors
- Litigation
- Research
- Residential Asset Management
- Retirement / Senior Living
- Residential Mortgage Broking
- Rural Consultancy
- Valuations

There's a human element in the world of property that is too easily overlooked.

We build long-term, meaningful partnerships to create the best possible client experience. This is vitally important to us. These personal connections enable us to provide personalised, clear and considered advice on all areas of property in all key markets. We believe personal interaction is a crucial part of ensuring every client is matched to the property that suits their needs best – be it commercial or residential.

Our worldwide service is locally expert and globally connected, operating in locations where our clients need us to be. As a partnership, we're proud to be independent, debt-free and not beholden to external shareholders.

We believe that inspired teams naturally provide excellent and dedicated client service. That's why we've created a workplace where opinions are respected, where everyone's invited to contribute to the success of our business and where our people are rewarded for excellence. As a result, you'll find our people more motivated and they'll ensure your experience with us is the best that it can be.

Environmental, Social and Corporate Governance is deep-rooted in our firm and informs the way we operate as a business. We work responsibly, in partnership, to enhance people's lives and environments. People, planet and communities are right at the heart of what we do, influencing the way we work together to make the difference for us all now and in years to come.



TO FIND OUT MORE ABOUT OUR WORLDWIDE EXPERTISE, VISIT [KNIGHTFRANK.COM](https://www.knightfrank.com)
CONNECTING PEOPLE & PROPERTY, PERFECTLY.

NATIONAL

- 1. ABERDEEN
- 2. ASCOT
- 3. BADMINTON
- 4. BASINGSTOKE
- 5. BATH
- 6. BEACONSFIELD
- 7. BERKHAMSTED
- 8. BIRMINGHAM
- 9. BISHOP’S STORTFORD
- 10. BRISTOL
- 11. CAMBRIDGE
- 12. CARDFIF
- 13. CHANNEL ISLANDS
- 14. CHELTENHAM
- 15. CIRENCESTER
- 16. COBHAM
- 17. DUBLIN
- 18. EDINBURGH
- 19. ESHER
- 20. EXETER
- 21. GLASGOW
- 22. GUILDFORD
- 23. HASLEMERE
- 24. HARROGATE
- 25. HENLEY
- 26. HORSHAM
- 27. HUNGERFORD
- 28. KINGHAM
- 29. LEEDS
- 30. MANCHESTER
- 31. MELROSE
- 32. MELTON MOWBRAY
- 33. MILTON KEYNES
- 34. NEWBURY
- 35. NEWCASTLE UPON
- 36. OXFORD
- 37. READING
- 38. RICHMOND
- 39. SEVENOAKS
- 40. SHEFFIELD
- 41. STOW-ON-THE-WOLD
- 42. STRATFORD-UPON-AVON
- 43. SUTTON COLDFIELD
- 44. SWANWICK MARINA
- 45. TUNBRIDGE WELLS
- 46. WEYBRIDGE
- 47. WINCHESTER
- 48. WORCESTER
- 49. VIRGINIA WATER

CENTRAL LONDON

- 1. ALDGATE
- 2. BAKER STREET
- 3. BARNES
- 4. BATTERSEA
- 5. BELSIZE PARK
- 6. BELGRAVIA & WESTMINSTER
- 7. CANARY WHARF
- 8. CHEAPSIDE
- 9. CHELSEA
- 10. CITY
- 11. CLAPHAM
- 12. DULWICH
- 13. FULHAM
- 14. HAMPSTEAD
- 15. HYDE PARK
- 16. ISLINGTON
- 17. KENSINGTON
- 18. KING’S CROSS
- 19. KNIGHTSBRIDGE
- 20. LONDON BRIDGE
- 21. MAIDA VALE
- 22. MARYLEBONE
- 23. MAYFAIR
- 24. NOTTING HILL
- 25. QUEEN’S PARK
- 26. SOUTH KENSINGTON
- 27. ST JOHN’S WOOD
- 28. TOWER BRIDGE
- 29. VICTORIA
- 30. WANDSWORTH
- 31. WAPPING
- 32. WIMBLEDON

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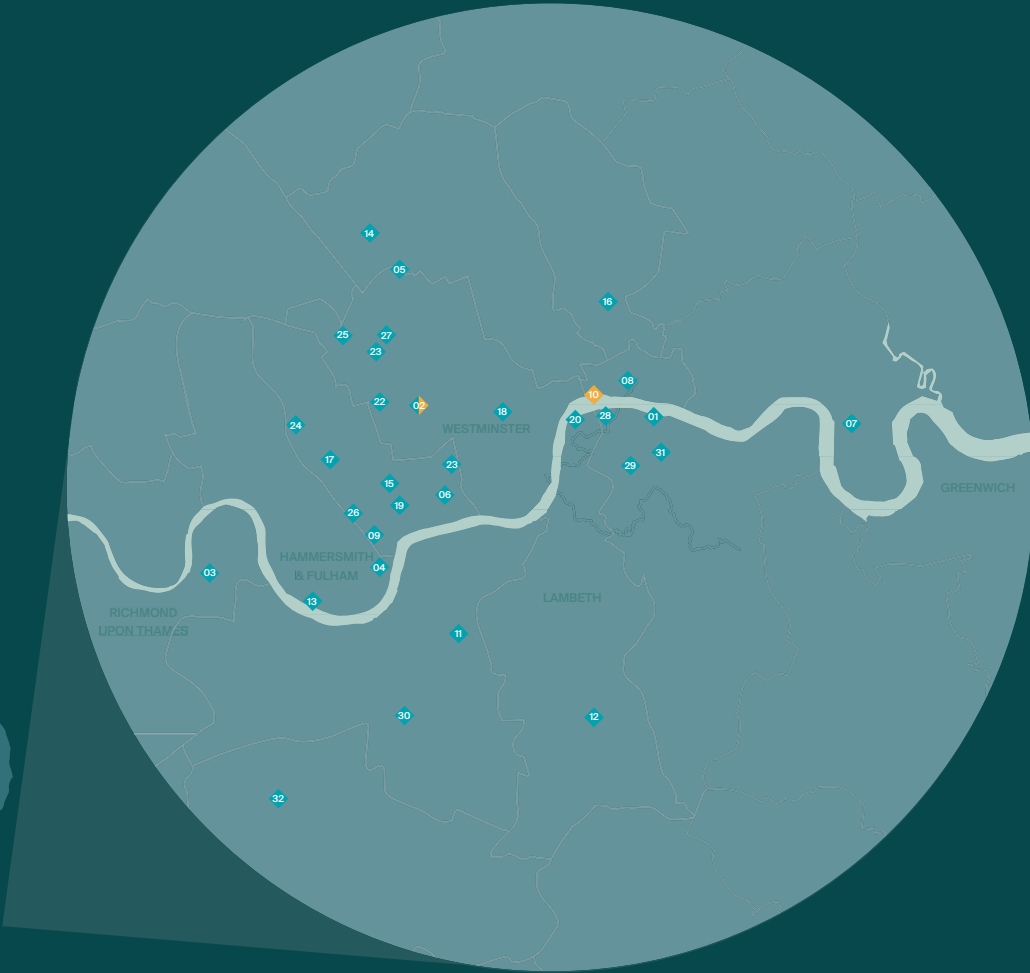
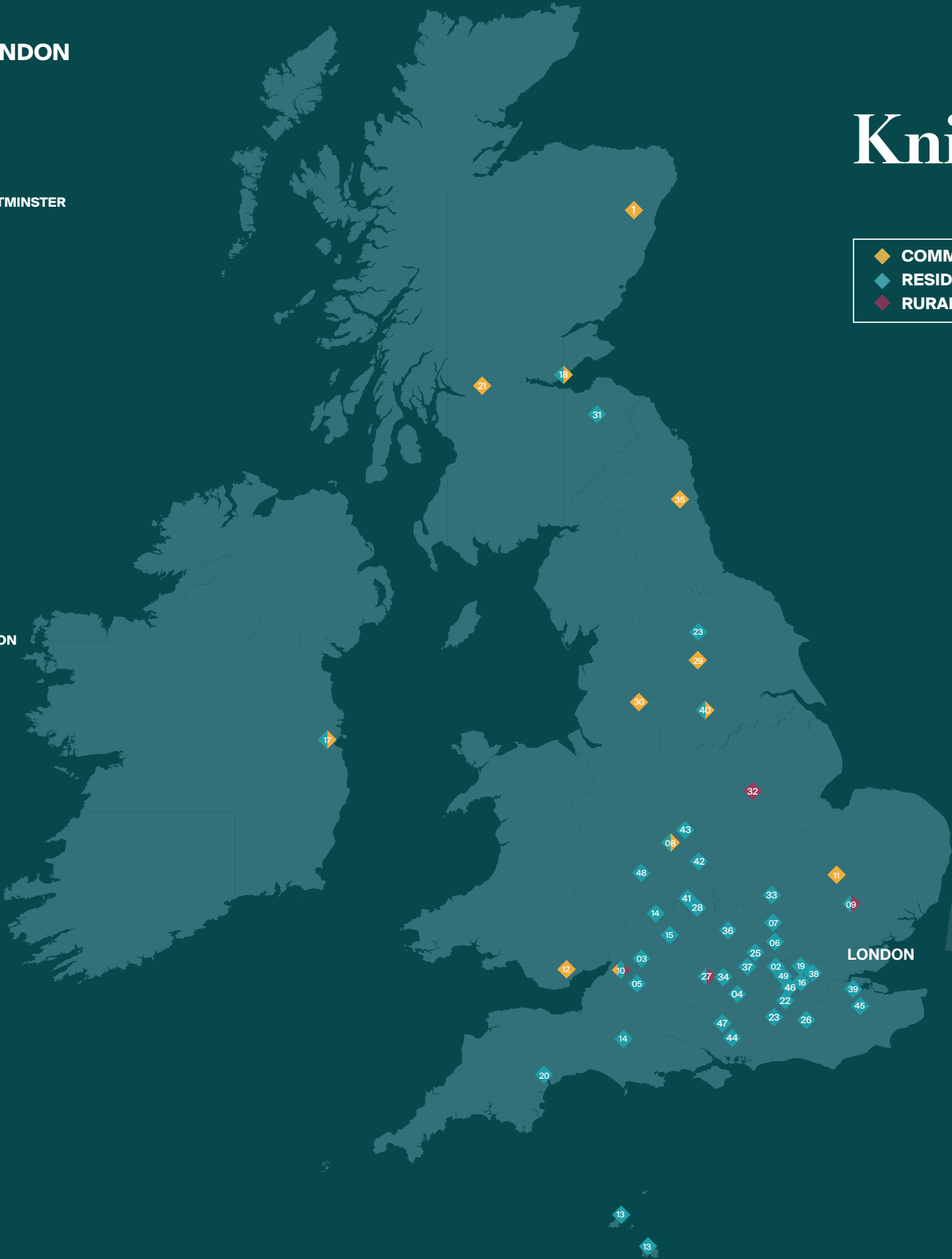
COMMERCIAL

◆

RESIDENTIAL

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RURAL



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