DAY NURSERIES MARKET REVIEW 2026

An insight into the
UK children's day nurseries market

Regulated by RICS

CHRISTIE & CO

TABLE OF CONTENTS

INTRODUCTION

COURTENEY DONALDSON MRICS
Managing Director
Childcare & Education, Christie & Co

NICK BROWN
Director & Head of Brokerage
Childcare & Education, Christie & Co

Welcome to our Day Nurseries Market Review 2026, which is designed to provide a snapshot of key trends and activity across the children's day nurseries sector.

The UK children's day nurseries sector continues to navigate a period of significant change as it responds to evolving policy, funding reform, workforce pressures, and shifting parental demand.

Over the past year, the final expansion phase of the early years entitlement extension, alongside ongoing cost inflation and recruitment challenges, has reshaped the operating landscape for providers of all sizes.

This report examines the key trends influencing the performance, structure, and outlook of the UK children's day nurseries market. It draws together insights on occupancy, fee growth, margins, and investment activity, as well as the strategic responses being adopted by operators to maintain quality and financial sustainability. It also explores the impact of government policy on capacity creation, delivery models, and longer-term sector resilience.

Despite continued headwinds, the sector remains incredibly attractive to investors, underpinned by strong underlying demand, favourable demographics, and increasing recognition of early years provision as a critical component of economic infrastructure.

However, the gap between policy ambition and operational delivery remains a central theme. Against this backdrop, this review provides a comprehensive overview of the market dynamics, offering stakeholders a clear understanding of current conditions and the factors likely to shape the sector in the years ahead.

If you would like to know more about our services, you'll find our contact details on page 33.

DEAL DYNAMICS

Sentiment across the UK's children's day nursery market has remained highly positive over the past 12 months. The final months of 2025 were particularly active, with a wide range of transactions completing as sellers executed well-planned exit strategies, alongside some aiming to complete ahead of anticipated tax changes effective Q1 2026. As a result, 2025 was one of the busiest years on record for our Childcare & Education team.

This momentum has continued into the first half of 2026. While some transactions have taken longer to progress from deal agreed to completion - driven by enhanced buyer due diligence, increased scrutiny of forward-looking financials, and capacity constraints among legal and financial advisers - buyer appetite has remained strong. Demand for high-quality nursery businesses and suitable development opportunities continues to intensify, with competitive tension between bidders increasing. We expect these positive trends to carry through the remainder of 2026.

Operationally, providers continue to face challenges, including rising costs and ongoing issues around security of tenure, particularly for settings in schools or local authority premises where long-term leases are often not available.

Operationally, providers have had to adapt to the implementation of the new Ofsted inspection framework.

Encouragingly, increased funding is beginning to support some providers. In certain areas and age groups, funding rates have had a positive impact for providers, allowing them to reinvest, improve staff pay, and upgrade environments for the children. For some, this has created opportunities for expansion without significant changes to existing operating models.

Improved trading performance is also influencing deal dynamics. In some cases, stronger financial results during transaction processes have led to upward price renegotiations, demonstrating how improving fundamentals can directly impact valuations.

Despite ongoing political and economic uncertainty, including inflationary pressures and shifting investor sentiment, the sector has demonstrated resilience. These factors have not materially affected buyer appetite or triggered a significant increase in disposals.

Looking ahead, owners are responding differently to market conditions - some choosing to capitalise on strong performance and exit, while others continue trading to benefit from further growth. Overall, we remain confident in the market's outlook, with sustained activity and steady expansion expected into 2027.

MARKET OWNERSHIP & COMPOSITION

There are approximately 15,090 children's day nurseries in the UK, which deliver 870,454 places - this excludes playgroups and out-of-school daycare services (e.g. breakfast and after-school clubs) and pre-schools, unless there is specified nursery provision.

Operators that are in part backed by Private Equity finance account for an estimated 6.8% of this market.

The UK early years market remains fundamentally dominated by independent, owner-operated settings, which account for the majority of provision. These businesses form the backbone of the sector and, when owners choose to exit, represent key opportunities for first-time buyers as well as regional and national groups seeking to expand, scale their footprint, and deliver on growth strategies.

Investment tends to flow into high-quality, operationally strong platforms, supporting improvements to physical stock, workforce development and digital infrastructure at a time when the sector faces funding pressures.

Over the years, there has been notable consolidation of groups, including sub-groups and independent/dual ownership bolt-on acquisitions into corporate brands, with a key scale story in Kids Planet Day Nurseries, Bright Stars Nursery Group, and Storal all driving sizable growth.

Physical assets across the UK are not uniform, even amongst large groups. Provision spans various properties; not only purpose-built nurseries, but also a plethora of converted pubs, converted period buildings, residential houses, former doctors' surgeries, etc., and we have seen the rise in operators looking at multi-generational options which combine early years with elderly care.

SCOTLAND

Number of nurseries: **981**

Places: **54,729**

NORTHERN IRELAND

Number of nurseries: **326**

Places: **17,287**

WALES

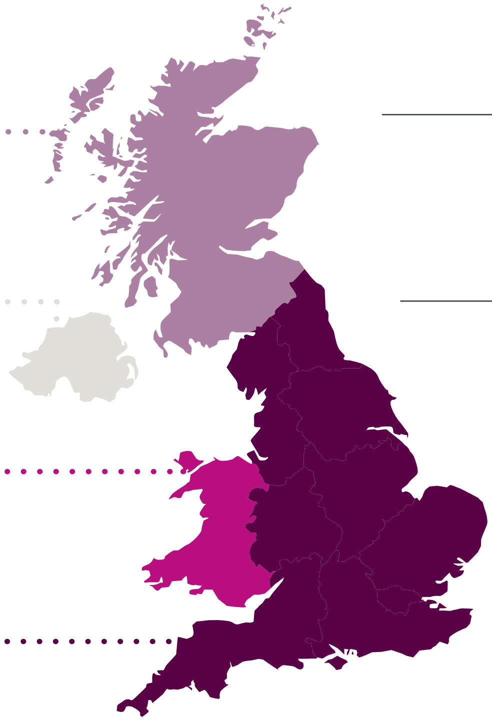
Number of nurseries: **746**

Places: **33,301**

ENGLAND

Number of nurseries: **13,037**

Places: **765,137**



86% of settings are in England, **7%** in Scotland, **5%** in Wales and **2%** in Northern Ireland

Average size of setting - **57.6** places

15,090 nurseries in the UK

LARGE PROVIDERS IN THE UK DAY NURSERY SECTOR, BY NUMBER OF SETTINGS

GROUP	NUMBER OF UK SETTINGS
Busy Bees Group	360
Kids Planet Day Nurseries	301
Bright Horizons Family Solutions	253
Bright Stars	144
Partou (formerly Just Childcare & AAC)	111
Family First	100
Grandir UK	99
YMCA	80
The Old Station Nursery	78
Monkey Puzzle	75
Kindred	60
Storal	59

Source: Nursery World Publication: Nursery Chains and Christie & Co data as at July 2026

POTENTIAL POLICY SHIFTS AND MARKET EVOLUTION

The UK early years sector is at a pivotal moment. The expansion of funded childcare entitlements from September 2025 - providing 30 hours of funded provision from nine months to school age - means that the Government now funds around 80% of childcare places.

In England, this marks a significant evolution from the original 2006 offer of 15 funded hours for three- and four-year-olds and positions early education as a core element of national infrastructure.

Policy focus has correspondingly shifted. High-quality early education is now explicitly linked to school readiness, social mobility and long-term economic outcomes, with government strategy emphasising the importance of high-quality provision and integrated family support. The Best Start in Life programme and the expansion of Family Hubs reflect a move towards a more coordinated system, bringing together education, health and wider family services.

Alongside this strategic repositioning, a range of policy reviews and initiatives are underway. The Department for Education is undertaking a regulatory review focused on safeguarding, oversight and workforce-related matters, following several high-profile incidents. Reforms to Ofsted inspection frameworks and reporting aim to strengthen quality and consistency, while the continued expansion of school-based nurseries and targeted funding seek to address gaps in access and provision, particularly in disadvantaged areas.

The forthcoming Early Education and Childcare Review signals a broader reassessment of the system, with early indications suggesting a more outcome-driven and integrated approach. Ministerial commentary has emphasised that the current system has evolved incrementally and may require more fundamental redesign to meet future ambitions.

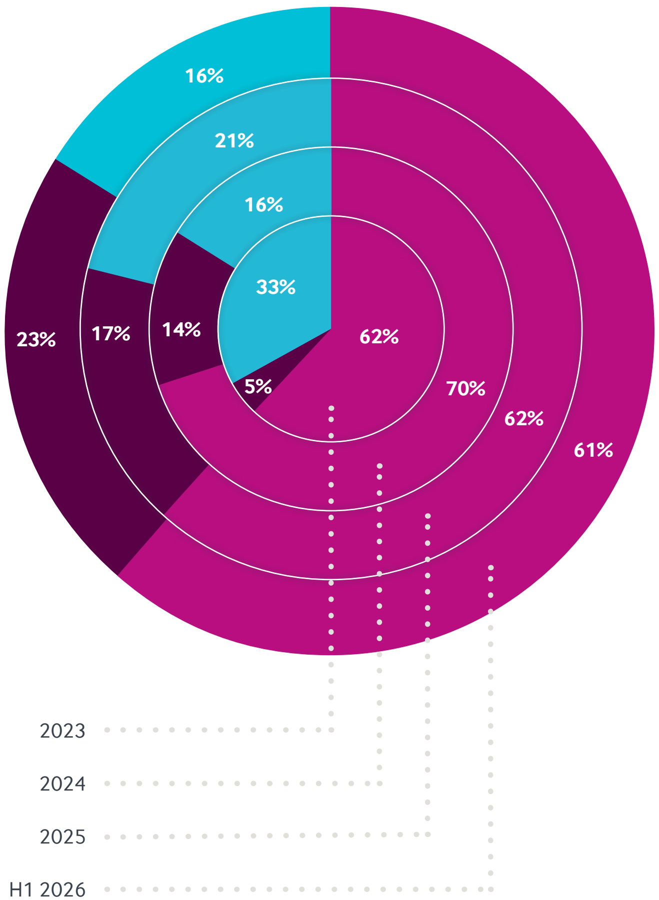
Within this context, the Competition and Markets Authority (CMA) review, announced in May 2026, introduces additional scrutiny. The CMA has been asked to examine pricing practices, including additional charges and cross-subsidy models, alongside accessibility, transparency and provision in underserved areas. Crucially, any assessment will need to reflect the underlying funding framework and the cost of delivery across different settings.

Taken together, these developments point to a sector in transition. In the near term, providers may face increased regulatory complexity and continued pressure on operating models as funding and policy frameworks evolve. Over time, these changes may support a more transparent and consistent market, although they are also likely to reinforce consolidation, with larger, well-capitalised operators better positioned to adapt.

The direction of travel is clear: early education is increasingly being recognised by government as a public service, yet it continues to be delivered predominantly by private, voluntary, and independent providers. The key challenge will be ensuring that policy ambition is matched by a sustainable delivery model across a diverse provider base.

BUYER PROFILES

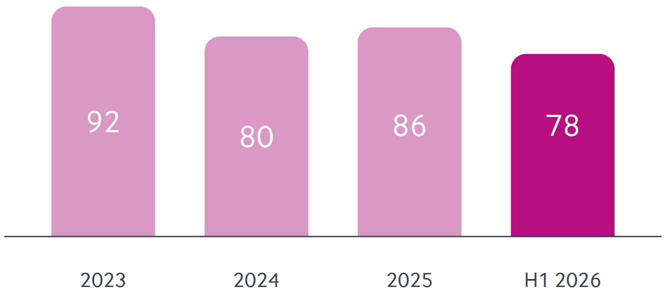
BUYER TYPES



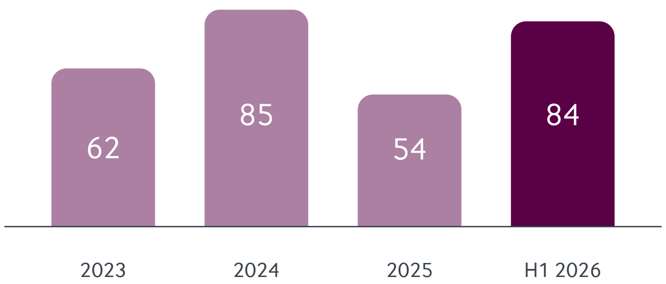
- Corporate/large groups (21+ settings)
- Group operators (3-20 settings)
- Single settings & first-time buyers (1-2 settings)

AVERAGE SIZE OF DAY NURSERIES SOLD

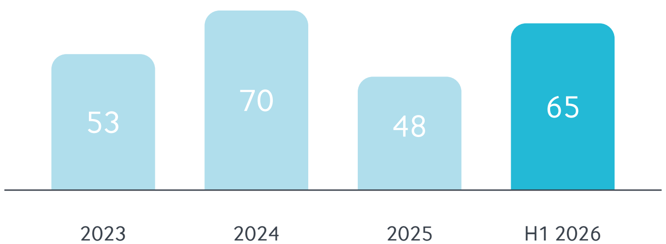
Corporate/large groups (21+ settings)



Group operators (3-20 settings)



Single settings & first-time buyers (1-2 settings)



We are seeing interest from buyers of all shapes and sizes, from major corporate providers through to first-time entrants.

Although the funding markets have had their challenges over the last 12 months, the sector has still been seen as a positive market for lenders looking to provide a range of buyers with the capital to enter the sector or looking to expand.

The buying groups can be broken down as follows:

- The larger multi-site providers strive to add value through organic growth, coupled with buying other established and highly profitable operators
- Medium-sized groups have continued to consolidate in their existing areas, widen their reach for ideal add-on opportunities, and we've also seen some look to tap into new, fresh areas
- Small group operators have been expanding and adding to their management structures so they can push on from three to five settings to five to 10 and beyond
- New entrants looking to take their first steps into the sector. They bring innovative and fresh ideas from outside the sector

It is worth noting that some of the average sizes of nurseries sold can fluctuate for the different buyer groups. This is all led by availability/supply, not because of any change in buyers' requirements.

DEMAND DRIVERS

Overall, the market remains buoyant and attractive to a range of buyers, from new entrants, existing small group operators looking to consolidate and expand, and the larger operators seeking continued growth, all of whom want high-quality settings which also offer potential for them to add further value. We expect to see growth continue throughout the remainder of 2026 and into 2027.

There are a number of factors that have been driving demand across the sector over the last 12 months.

APPETITE FOR GROWTH

Across the UK, a diverse range of operators - from first-time buyers to established regional and national groups - are actively pursuing opportunities for growth through acquisitions and organic development opportunities. Nationwide, we have seen operators expanding via the acquisition of portfolios and single settings, with many also looking to expand into new areas.

INCREASED LEVELS OF FUNDING

Whilst some may argue that funding levels are still not sufficient, increases to the under two-year-olds has, for a large proportion of nurseries across England, improved their financial sustainability.

A RISE IN INTEREST IN LEASEHOLD PROPERTY

We continue to see demand for both leasehold and freehold opportunities, though the rise in the number of leasehold deals has been noticeable. We attribute this to a number of factors, some of these being a lower entry point (no property to buy) and sellers still keen to retain their properties as long-term investments.

CONSTRAINED SUPPLY

The need for flexible nurseries that operate around working hours year-round is growing, and for nurseries that offer extended hours in high-quality settings, there is often a waiting list.

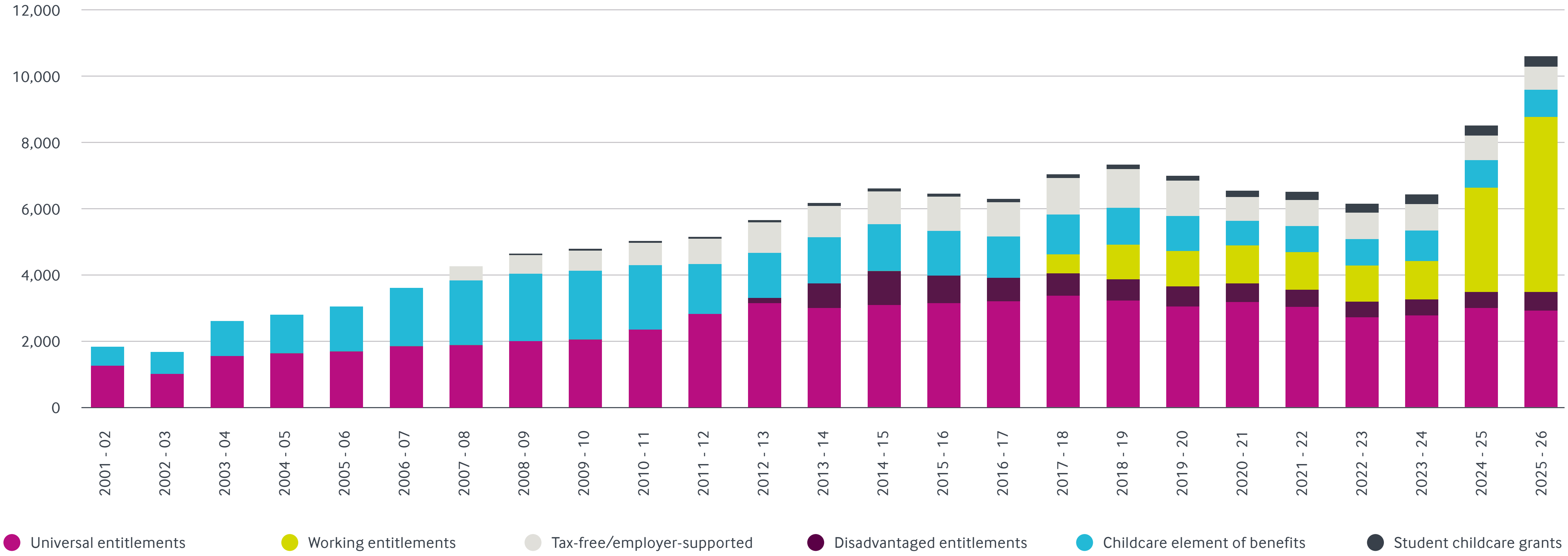
WORKFORCE PARTICIPATION

Hybrid working means people are utilising nursery services around their in-office days, balancing early years entitlements with other childcare solutions.

DEMAND DRIVERS

A closer look at funding level increases:

Early years funding in England has grown faster than any other part of the education budget, with early years entitlement spending rising from £1.8 billion to nearly £10.5 billion in 25 years.



Despite predicted buoyancy and continued drivers of demand, there are some constraints that are affecting growth across the UK. The sector continues to face challenges around staff recruitment, rising operating costs, and increasing administrative challenges around Ofsted inspections and the demands of the regulators in Scotland and Wales.

At the population level, the ONS's latest release estimates a decrease in Total Fertility Rate (TFR) from 1.41 children per woman in 2024 to 1.39 for England and Wales in 2025. Lower birth rates in some areas are changing the shape of demand, meaning that even though the need overall remains significant, some settings, such as those in rural areas, can face pressures from under-occupancy.

HOW FUNDING IS CHANGING NURSERY USAGE

We've seen funding really have an impact on operator behaviour and service provision. Spending by governments has increased significantly, especially on children aged two and under. Funding in England for those aged nine months to two years is universal, while Scotland and Wales have caveats on entitlement, with two-year-olds only qualifying if they are disadvantaged (Scotland) or if parents are working (Wales).

Operators are expanding provision to meet this growing need.

KIDZRUS'S SHIFTING USAGE IN THE MARKET

Kidzrus's first nursery was opened in 2010 in Swinton, and has since developed into a group of six nurseries including the Monton Baby House and Swinton Forest School. Founded by Nicola Fleury MBE, the group is passionate about giving children the chance to flourish and learn through play.

Kidzrus's launch of its 'Baby House' nursery signalled a deliberate shift by the operator towards highly specialised provision for children under two, a cohort with distinct care, staffing, and space requirements. These settings typically feature lower staff-to-child ratios, more controlled environments, and tailored developmental programmes, reflecting both regulatory requirements and parental expectations for intensive early-years support.

By creating dedicated baby-focused environments rather than integrating infants into mixed-age settings, providers are positioning themselves to deliver a premium, differentiated product that aligns with the increasing demand for high-quality early intervention and care.

More broadly, this move illustrates how nursery operators are reconfiguring their portfolios to capture growth in the under-twos segment, where demand is rising fastest due to earlier returns to work and expanded childcare entitlements. Providers are investing in new build formats, redesigning space utilisation, and enhancing staff training to accommodate younger children, who are typically more resource-intensive but also command higher fees. This reflects a strategic pivot across the sector: away from a one-size-fits-all nursery model and towards more segmented, needs-based provision that can maximise both occupancy and yield while meeting evolving parental and policy-driven demand.

Kidzrus has recently announced a second location that, whilst still in development, already has a waiting list.


WE SAID YES TO
Kidzrus
Baby House
Kidzrus
Nursery



DAY NURSERY UTILISATION & HOME WORKING

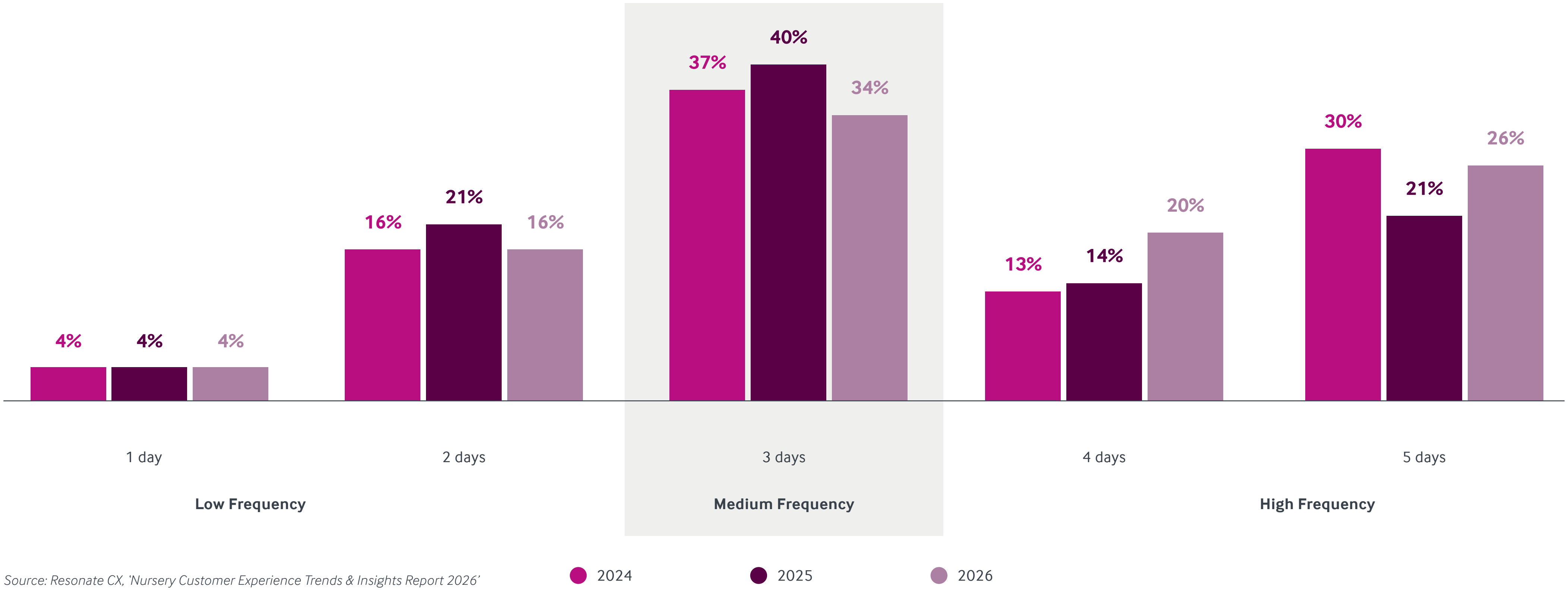
Hybrid working is shaping nursery demand with fewer high-frequency users and a greater prevalence of working from home since before the COVID pandemic.

Early years entitlement funding has been a high priority for the Government for a number of years, with Labour more recently investing significantly in an expansion of early years funding. From our conversations in the sector and our research, we've been able to see how parents are utilising this funding to mitigate their childcare expenditure. Parents are optimising their use of early years entitlements and combining them with flexible working policies to keep costs down where possible.

Mondays and Fridays are the most popular days for parents to work from home, so we're seeing some providers stipulate that a child has to be present on at least one of these days as part of a three-day package. This stipulation allows providers to meet demand by ensuring a consistently balanced spread of children attending across the week.

This is a need-driven sector. The deals we're seeing – from new entrants to larger buyers – are affected in a very real way by wider factors like workforce participation and in-office patterns for working parents. We see this increase in demand continuing for the foreseeable future.

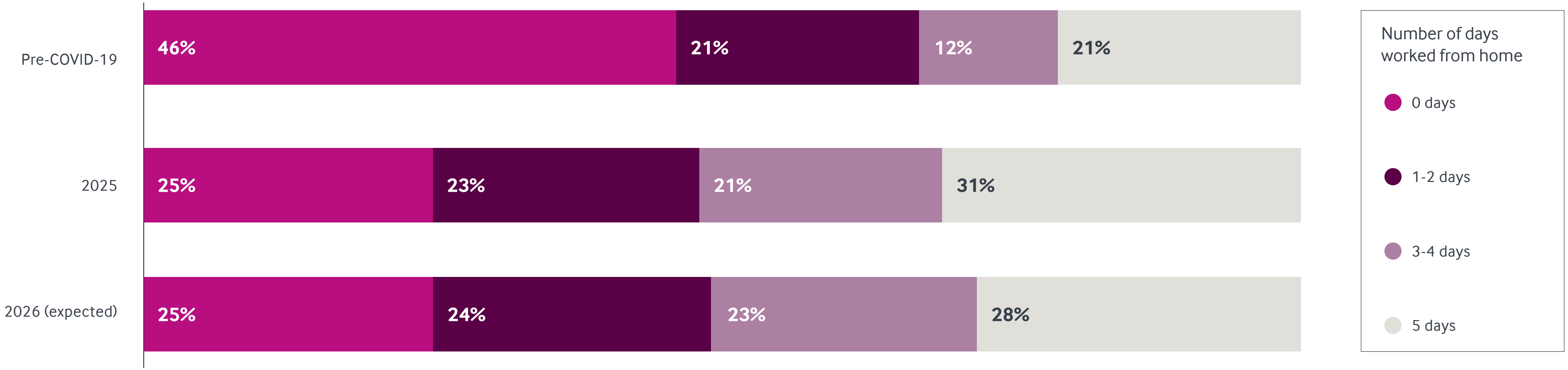
CHANGES IN DAY NURSERY USAGE, 2024 TO 2026



Source: Resonate CX, 'Nursery Customer Experience Trends & Insights Report 2026'

DAY NURSERY UTILISATION & HOME WORKING

CHANGES IN WORKING FROM HOME PATTERNS
PRE-COVID-19, 2025, AND 2026 FORECAST



Source: Resonate CX, 'Current Landscape of the UK Nursery Market Research Report 2025'

Resonate CX's survey shows a shift from high-frequency childcare (five days) to a more medium share of two or three days.

Further, hybrid working is normalised, with just 25% of the customer base in an office five days a week, promoting greater flexibility in nursery usage (favouring fewer days).

For operators, this trend shows greater variability in the number of days the service is utilised with part-time patterns (highest at three days a week).
This puts some pressure on managing staff rotas and efficiencies, and therefore, strong scheduling systems are imperative to cost management.

Cost remains the single largest barrier to the uptake of more nursery hours. Increased funding hours may offset this by encouraging parents to formalise attendance, but hybrid working is likely to continue.

UK: REGIONAL DISTRIBUTION

DISTRIBUTION OF NURSERY SETTINGS AND PLACES BY COUNTRY

SCOTLAND

Settings: **7%**
Places: **6%**

NORTHERN IRELAND

Settings: **2%**
Places: **2%**

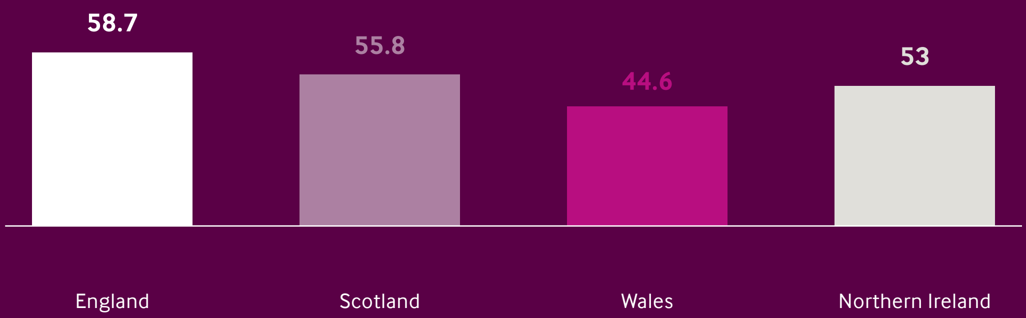
WALES

Settings: **5%**
Places: **4%**

ENGLAND

Settings: **86%**
Places: **88%**

AVERAGE NUMBER OF PLACES PER SETTING



KEY TAKEAWAYS

- The regional distribution of nurseries in the UK is weighted towards London, South East and North West, which are the most heavily populated regions and have the greatest workforce participation
- When looking at the ratio of childcare places from birth to four years, the distribution is uneven nationally, but with notable clusters with lower access in the East of England and South West
- The South West has structurally different dynamics - it's more fragmented and has lower suitability for hub-and-spoke models
- South East and the east of England are likely to be hotspots with families of typical child-bearing age moving out of London to commuter suburbs
- Current demand trends point to a stronger and more resilient demand in the South East and London commuter belts, growing urban centres and Midlands markets
- There is a strong positive relationship between accessibility of childcare (places per child) and average gross disposable income
- Accessible childcare increases the likelihood of parents being in full-time employment. If there is affordable childcare locally, parents can take higher-paid roles with longer hours. In these cases, parents are also more likely to pay for additional hours
- Areas combining high disposable income and workforce participation are the most attractive for growth as they balance demand and fee dynamics. In Scotland, this represents the major conurbations such as Edinburgh and the belt through to Glasgow

ENGLAND: MARKET OVERVIEW

The expansion of government-funded childcare, particularly the 30-hour entitlement for children aged nine months and over from September 2025, is driving additional demand for places.

Sentiment across the sector is broadly positive regarding funding levels, with many having been encouraged by recent rate increases. However, regional disparities persist, with funding rates differing across local authorities.

The rollout of the school-based nurseries (SBN) programme is also underway, with government funding enabling nurseries to be created within school grounds using existing space and resources. Still in its early stages, the initiative is not yet seen as directly beneficial to private operators. There is a sense among experienced providers that similar policies have been introduced before, and that term-time, school-based provision may struggle to match the flexibility parents require. As the programme develops, its true impact will become clearer.

Across England, transactional activity reflects shifting supply and demand by asset size. Smaller owner-operated settings, typically under 50 places, are increasingly being brought to market. Many owners are choosing to exit while financial performance remains strong, recognising that recent funding uplifts are unlikely to be repeated and may not keep pace with rising costs such as National Insurance and wage inflation. Emotional readiness is also a growing factor, with administrative burden and anxiety around Ofsted inspections frequently cited as key drivers.

Buyer appetite remains robust. Regional groups with five to 12 settings are particularly acquisitive, alongside new corporate entrants expanding beyond their core geographies. Established smaller groups are growing selectively, while new entrants are attracted to vacant or conversion sites as a lower-cost route into the sector. Demand is strongest for nurseries with 60+ places and strong, sustainable profits. Smaller settings under 40 places attract less interest from experienced operators but remain saleable.

Operational pressures are evident nationwide. Inspection anxiety and an increase in regulatory admin, increasing SEND requirements and staffing challenges are disproportionately affecting smaller providers, leaving them more exposed. Many sellers remain cautious on pricing, often holding out for premium valuations as profitability improves.

Regionally, these dynamics vary. The West Midlands is seeing strong interest from both large corporates and experienced smaller groups, alongside early signs of smaller regional operators exiting. In Yorkshire and the North West, fewer retirement-led sales are being reported, with emotional readiness a more common motivation. Meanwhile, Bristol and the wider South West continue to attract strong acquisition and development interest around key hubs, reflecting a broader trend towards selective scaling through both cluster acquisitions and high-performing individual assets.

LOCAL ELECTION RESULTS

The results of the local elections in England may be a cause for concern regarding the prioritisation of early years on the political agenda. The Government has made early years funding central to its delivery for working people. The expanded early years entitlement funded hours and lifting of the two-child benefit cap, which, although not directly tied to nursery funding, provides parents with extra income for three or more children.

The party to make the greatest gains at the local elections was Reform. The party has no clear early years policy but has committed to reinstating the two-child benefit cap if elected. With almost 1,500 councillors elected to local authorities, how Reform councillors engage at the local level with the sector over rates, funding, and policy remains to be seen.

ENGLAND: UPCOMING POLICY CHANGES

An overview of policies and an assessment of their impact on operators.

Year	Event/trend	Commentary	Impact on operators	Future impact
2025/2026	Expansion grant funding allocation	The £75 million expansion grant framework (announced Feb 2025) is likely to be followed by further rounds or updated conditions during 2026 to ensure the delivery of places for under-twos. For operators, this will further result in competition for under-twos.	Mixed	-
January 2026	Changes to childcare invoicing	Starting January 2026, providers must use clearer, more transparent invoicing to separate funded hours from optional charges for food or consumables. This move strengthens price clarity and reduces hidden costs for parents but may compress operator margins further by limiting their ability to offset rising overheads through ancillary charges. Following the January 2026 invoicing changes, further tightening is likely to ensure funded hours are delivered as intended.	Mixed	Ongoing
April 2026	Phase 2 of school-based nurseries	Phase two of the programme is expected to deliver at least 300 new or expanded school-based nurseries in the 2026-27 academic year. For operators, this relieves pressure but will act as competition for three-to-four-year-olds.	Mixed	Ongoing
April 2026	Two-child limit removal	The two-child limit on Universal Credit was removed, allowing families with three or more children to receive support.	Positive	Ongoing
2026/27	Increase in Local Authority funding rates	The Department for Education announced average early years funding rates for local authorities will increase above inflation in 2026/27. Councils will receive funding increases - national averages are 4.3% for under-twos, 4.4% for two-year-olds and 4.95% for ages three-and-four.	Positive	Ongoing
2026/27	Change in PTE census from annual to termly	In 2026/27, the early years funding model will move to termly census counts for three and four-year-olds. Termly data generally shows a lower estimated PTEs (part-time) due to variations in attendance across terms. This would mean there is a funding reduction, however the DfE has increased the national average above the annual uplifts as a one-off adjustment.	Positive	One-off
2027-2030	School-based Nursery (SBN) Capital Grant – Phase 3	The DfE's third phase of the SBN Capital Grant requires local authorities to submit multi-year proposals for new or expanded nursery provision across schools and Best Start Family Hubs from 2027 to 2030. This shift places responsibility on councils to align capital bids with local need, though sector leaders warn that outdated sufficiency data may hinder accurate targeting and risk misalignment with current and emerging demand.	Mixed	Ongoing
TBD	Workforce & qualification reform	Efforts to ease staffing shortages are likely to focus on recruitment incentives, streamlined qualification routes, and expanded apprenticeship opportunities.	Positive	-
TBD	Monitoring and adjusting funding for high take up	DfE is monitoring funding take-up closely as the treasury is exposed if more parents qualify than forecasted. Whilst this creates a strong positive case for additional funding, operators may carry the cost whilst policy catches up.	Positive/Mixed	-

SCOTLAND: MARKET OVERVIEW

There are growing numbers of nursery owners beginning to consider exit strategies, either with retirement in mind or simply to understand current valuations so they can begin to plan.

While performance in many settings remains stable, a significant proportion of operators are not fully prepared for an optimised sale.

Common issues include registration complexities with the Care Inspectorate, particularly where the legal trading name is not correctly aligned with the registered service provider, which can create delays or additional regulatory requirements at the point of transaction.

Cost pressures are also increasingly influential. Fee increases have not always kept pace with rising employment and operating costs, with areas such as cleaning, utilities and staffing seeing sharp increases over the past year. Staffing shortages have, in some cases, constrained occupancy levels, meaning larger registered nurseries are operating well below potential capacity. This has prompted more sellers to actively seek advice on how to improve performance under different ownership or management structures.

Structurally, smaller multi-site groups are becoming more common and gradually increasing their footprint across Scotland.

At the same time, property costs, particularly rising rents in certain cities, are becoming a significant concern and are prompting some owners to reassess their long-term plans. For example, feedback has highlighted rental uplifts as a tipping point for otherwise stable operators.

Over the past six to 12 months, there has been a noticeable increase in transactional activity, with appetite from both buyers and sellers improving. The independent and regional buyers are currently driving much of the market momentum.

CROSS-BORDER FUNDING CHALLENGES

Edinburgh City Council and West Lothian have restricted their cross-border funding for children, with Edinburgh specifically citing availability in council-run nurseries as the driving force behind the cost-saving decision.

Currently, private providers have launched legal challenges in these areas. At the time of writing, these are very fresh, so we're waiting to see how it unfolds, but it appears that, in Edinburgh at least, a key part of the discussion has centred around parent choice. Edinburgh has restricted cross-border funding of private nurseries while there is space in its own council-run nurseries. Parents have stressed that the council-run nurseries don't meet their needs, and private nurseries offer greater flexibility.

If these challenges persist, we may see more councils following suit in an effort to retain spending in-house and increase occupancy at their own settings. This could leave cross-border parents with limited choice, effectively requiring them to use council provision to access funding when considering nurseries in areas such as Edinburgh or West Lothian. However, we would expect strong parental pushback, as private nurseries are often preferred for their flexibility and extended opening hours. Many providers also argue that this approach runs counter to the Scottish Government's 'Funding Follows the Child' policy.

SCOTLAND: KEY CHILDCARE SPECIFIC POLICY

In Scotland, the SNP won more seats but failed to win the 65 needed for an overall majority in Holyrood. The Scottish Labour Party and Reform both won 17 seats, while the Scottish Greens won 15. The Conservative Party suffered its worst ever result with 12 seats, and the Liberal Democrats won 10.

The SNP, led by John Swinney, is reportedly looking at potential alliances to make up for not achieving the majority, with all parties being considered as potential partners. We've outlined the policies of each party on childcare below.

Party	Position comments at hustings event
SNP	• Reiterated promise to spend an extra £500 million on childcare • Ensure places from nine months old to the end of primary school, 52 weeks per year • This policy was previously mentioned by John Swinney who stated it would be means-tested and families would receive support depending on their circumstances. Humza Yousaf pushed for this too back in 2023 when he was elected as First Minister.

John Swinney has said he plans to work with the first ministers in Wales and Northern Ireland in a coordinated opposition to Labour's policies on the cost of living and UK government spending. With a possible referendum on Scottish independence also on Swinney's list, we'll be following the political landscape in Scotland very closely.

REGULATORY ACTIVITY

Year	Event/trend	Commentary	Impact on operators	Future impact
2014-21	Early Learning and Childcare (ELC)	2014 to 2016 saw a commitment from the Scottish Government to expand the funded ELC as part of the inclusive growth and childcare outcomes policy. Over the years, this has seen entitlement shift over time from 475 hours (pre-2014) to an expansion in 2018, before the latest announcement in 2021, when 1,140 hours were fully implemented for children aged three to four.	Positive	Impact stabilised
2021-24	Quality and workforce emphasis	The Scottish Government has an increased focus on workforce qualification levels, Fair Work principles (including real living wage) and continuous quality improvement through the Care Inspectorate. There is also a greater emphasis on developmental inspection and service improvement rather than outcomes-led grading (which is the difference from England's regulatory system).	Mixed	Ongoing

WALES: MARKET OVERVIEW

We continue to see a demand from buyers across South Wales for high-quality children's day nurseries. This is centred around the major cities along the M4 corridor, including Cardiff and Swansea, and we see heightened demand as you get closer to Bristol and the border with England. This is replicated in North Wales as you leave Chester and head onto the A55 and M56 Corridor, where we have seen interest from a number of the major buyers. We expect this trend to continue throughout 2026 and beyond.

FUNDING & REGULATION

Funding in Wales has increased: the Welsh Government recently increased the Childcare Offer for Wales funding rate from £6.40 to £6.67 on 6 April 2026 and, in the same statement, announced an increase to the amount nurseries can charge to cover meals. This decision, though, was announced after providers had already had to decide fee rate rises and communicate them to parents, with the NDNA Cymru in Wales voicing concern that these rises wouldn't match inflation or the increase in costs. Other positive announcements for owners included the business rates exemption for nurseries being made permanent, while nursery owners in Care Inspectorate Wales Registered childcare and play settings can apply for a £20,000 per year improvement grant from the £45 million 2025 to 2028 Childcare and Early Years Capital Programme.

As in England, concerns are growing over the administrative burden associated with the regulatory service. Staff recruitment and retention are one of the biggest concerns.

We continue to see strong demand in Wales for nursery provision, driven by funding for 30 funded hours for 48 weeks of the year for working parents. This demand is uneven: concentrated more in commuter towns, with weaker provision in rural areas. Although there are plans to expand to under-twos, nurseries currently offer under-twos places at a loss.

Year	Event/trend	Commentary	Impact on operators	Future impact
2017 - 22	Childcare offer for Wales	The Welsh Government introduced the Childcare Offer for Wales, providing 30 hours per week for working parents of three- and four-year-olds. This was expanded across local authorities in phases, with eligibility linked to parental employment thresholds. By 2022, the national rollout of this was complete.	Positive	Impact stabilised
2021-22 (Ph1) 2023-24 (Ph2)	Flying Start	Those eligible received 12.5 hours of funded, high-quality childcare per week for 39 weeks of the year. During 2023/24 and 2024/25, the Government pledged to invest £46 million in expanding Flying Start childcare to support long-term, positive impacts on the lives of children and families across Wales facing the greatest challenges (i.e. geographically targeted).	Positive	Impact largely stabilised

Similar to Scotland, oversight via the Care Inspectorate Wales also provided greater emphasis on service improvement and developmental oversight. There are also continued debates around the affordability and availability of funded childcare.

WALES: KEY CHILDCARE SPECIFIC POLICY

ELECTION RESULTS

Labour lost control of the Senedd in the May elections. Plaid Cymru is now the leading party with 43 seats, while Reform UK is in second place with 34 seats. No party has the 49 seats required for a majority, so Plaid Cymru has stated its intention to govern as a minority party, though it did express a desire for 'mature cooperation' with other parties.

Rhun Ap Iorworth, Plaid Cymru's leader, stated that priorities included improving the health service, raising education standards, creating jobs and rolling out a generous childcare offer, which, although details haven't been finalised yet, is likely to involve at least some of the manifesto policies.

Party	Manifesto policies
Plaid Cymru	• 20 hours a week of government-funded childcare for all children aged nine months to four years, for up to 48 weeks a year, in addition to the existing offer • Introduce a single, streamlined application system so families can easily access it • Look at ways to improve access to childcare for parents who work irregular hours and live in rural areas, including through expanding delivery via childminders • Support and expand childcare through the medium of Welsh, strengthening the early years pathway into Welsh-medium education

NORTHERN IRELAND: MARKET OVERVIEW

We have recently seen an uptick in demand for settings in Northern Ireland, as operators look for opportunities to consolidate and grow. An example of this was the investment by Foresight into Little Rays Nurseries.

It is also worth noting that there have been a number of high-profile group acquisitions in the Republic of Ireland by both Bright Stars Nursery Group and Kids Planet Day Nurseries, with the latter acquiring the Tigers Childcare group comprising 34 settings. This all has the potential to fuel buyer activity in Northern Ireland over the next 12 months.

POLICY

Northern Ireland's draft Early Learning & Childcare (ELC) Strategy was the subject of a public consultation open from December 2025 to March 2026, which could change childcare in Northern Ireland. Priorities for the strategy are affordability, accessibility, sustainability, the workforce and SEN/D provision.

Strategic goals:

- Subsidising over 50% of childcare costs for working families by April 2032
- Providing universal full-time pre-school education
- Introducing an Early Years Curriculum Framework to promote consistent content and style of teaching across early years and childcare providers

A longer-term objective is to expand developmental provision to all two to three-year-olds. Alongside these new initiatives, there are commitments to invest in core services and provide a more stable funding environment for existing early years programmes. There are specific initiatives for children with special educational needs and/or disabilities (SEN/D) and a plan to strengthen the childcare workforce, both centre-based provision and home-based childminders.

AVERAGE MONTHLY PAYMENT FOR CHILDCARE (PER CHILD) BY CHILD'S AGE

Source: Northern Ireland Childcare Survey 2024, Department for Education

- This chart represents all childcare services – informal and formal. The Coram Childcare Survey 2026 highlights that the average cost for families of full-time nursery is more expensive than childminders and playgroups; therefore, the costs presented are likely to be lower than standalone average nursery fees
- Median childcare outgoings for families were at their highest for the first two years, at or over £500 per child per month
- Outgoings then drop to £415 per child per month at age three and then more steeply to £190 at age four, when most children will start primary school

REAL ESTATE INVESTMENT APPETITE

In the UK commercial property market, assets leased to established day nursery operators are increasingly recognised as a defensive and secure investment property class. Supported by strong parental demand, government-backed funding, and institutional-quality lease structures, these assets are in high demand due to the attractive returns offered for a wide range of investors seeking long-term stability.

For property investors, the attractiveness of an investment is largely determined by the strength of the tenant covenant. With 6.8% of operators, primarily larger groups, backed by private equity, these freehold assets are often the most sought-after by both individual investors and institutional funds.

Where tenant operating entities are supported by private equity or institutional capital and benefit from operational and geographic scale, they are generally viewed as more resilient. These operators are typically considered to be better positioned to deliver secure, recurring earnings, underpinned by professional governance and robust regulatory oversight through Ofsted. Collectively, these factors provide landlords with greater confidence, clearer visibility over financial performance, rental income security, and enhanced long-term covenant strength.

Leases are typically agreed on long, full repairing and insuring (FRI) terms, frequently incorporating upward-only rent reviews linked to RPI or CPI, delivering predictable income streams that keep pace with inflation.

Sector fundamentals in the UK are particularly robust. Childcare is firmly established as essential social infrastructure, underpinned by high levels of workforce participation and sustained government support for early years education.

Funded childcare entitlements and ongoing policy initiatives aimed at supporting working families have helped maintain strong occupancy and income levels for operators, reinforcing the defensive characteristics of the sector.

From an asset management perspective, day nursery operators are typically long-term tenants. Locations are carefully selected to serve local communities, and operators typically commit significant capital to keep properties in an excellent decorative and structural condition in an effort to attract new enrolment and maintain compliance with regulatory requirements; with the typical nursery lease putting all repairing obligations on the tenant.

There is also a growing ESG dimension to the asset class. Properties let to day nursery operators directly support early years education, social mobility, and local employment, aligning closely with the social component of ESG strategies. As UK institutional capital continues to prioritise investments with demonstrable social value alongside income security, we expect demand for well-located nursery assets to remain resilient.

> 3.7% of day nurseries in the UK are owned by institutional or longhold investment platforms such as pension funds and infrastructure investors.

THE FINANCE LANDSCAPE

ALENA RAY
Director
Christie Finance

Over the 12 months to June 2026, Christie Finance saw a 48.4% increase in operators and entrepreneurs seeking to raise funds for childcare and education investments. The purpose of the interactions is to support their aspirations of launching their first day nursery setting or expanding their existing portfolio to meet the growing local demand for high-quality, affordable childcare.

As per gov.uk, a record £9.5 billion is being invested into early years to deliver the childcare places families need. Since September 2025, more than half a million families have benefitted from the enhanced 30-hour funded childcare, reinforcing the sector's longevity. As a result, day nurseries remain a favourable sector supported by lenders due to the vital role it plays within the local communities.

When it comes to assessing funding viability, lenders primarily focus on the management team that will operate the business on a day-to-day basis to ensure full Ofsted compliance and high operational standards. Strong management coupled with robust financials is key to the success of a day nursery business.

We advise clients to continually monitor their financial performance, which is key to the success of a sound business. The offering available in the sector remains broadly unchanged, with pricing for low-risk applications starting from 1.4% above the Bank of England Base Rate up to a maximum of 25 years, subject to satisfactory credit checks.

CASE STUDY

An early years professional with over 10 years' experience in the day nursery sector who worked for a local family-owned nursery group wanted to set up her own day nursery. She began her journey by establishing a leasehold nursery registered for 50 places. With just over nine months of trading financials, we successfully secured a strong indication of appetite for a loan of £1 million to acquire a former church that the existing nursery will relocate to once planning permission is granted. This transaction, at the point of completion, enabled the client to own the freehold premises without the need for a deposit, as well as increase occupancy by 30% due to the size of the building. In addition, the client will be able to refurbish the new premises with the funds she originally saved to contribute towards the freehold acquisition.

BETWEEN MAY 2025 AND MAY 2026:

Loan to Value:
65.7%

Average variable interest rate margin:
2.24%

Interest rate margin spread:
1.8% to 2.95%

VIEWS FROM THE PROFESSION: A Q&A WITH IMRAN MEHDI

Imran Mehdi began his career in financial services, working with the Big Four accountancy firms and tier-one investment banks. He found his calling in early years education as his mother volunteered in a nursery. In 2008, his family relocated from Leicester to Milton Keynes, and alongside his mother, they opened Oxley Park Nursery. The nursery combined her passion for early childhood learning with Imran's business expertise, becoming the foundation for what is now Ashbourne Day Nurseries.

Q **What are the USPs that attract parents and children to Ashbourne Nurseries?**

A At Ashbourne Day Nurseries, we strive to create a family feel for parents and children by instilling the reason why Ashbourne was created: it was founded by my mother to provide genuine and tailored care to children. This core value remains embedded in our team, who go beyond daily operational routines and curricula to nurture their children.

Our slogan, 'Care – Nurture – Teach' can only be realised when all our colleagues and carers strongly believe in doing the best for children. Flexibility is another USP at our provisions, as we have seen significant changes to childcare requirements post COVID-19.

Q **As one of the larger privately-owned nursery groups, what are the main positives and challenges you see in the sector?**

A **Positives:** We see a strong demand for childcare, which has been boosted by a greater awareness about sending a child to a good nursery. There is a wider appreciation that a good day nursery is vital for child development rather than just a solution for parents. The extended 15 to 30-hour funding has had a positive impact.

Challenges: Staffing remains the biggest challenge in the early years sector as it competes for talent with more flexible job opportunities from retail and gig economy businesses. Cost of operating – inflation in supply prices, wage increases and taxes are all contributing to significantly higher operating costs. There does not seem to be an imminent solution to cost increases, given the global situation. As household finances come under more pressure, parents are looking to cut back costs, including reducing childcare costs where possible.

VIEWS FROM THE PROFESSION: A Q&A WITH IMRAN MEHDI

Q **What is your perception of the new funding rates, and how has this affected your group?**

A Overall, the increased new funding rates are much welcomed and a positive policy for the early years sector. We have seen noticeable benefits, specifically at nurseries operating in more deprived or mixed demographics locations. Unfortunately, the rate at which operational costs are increasing is negating the benefit of higher funding rates; for many operators, the funding rates remain below the cost of delivery.

Q **How are you navigating recruitment within your nurseries?**

A More flexibility and better benefits are helping keep employees. The candidate selection process and the candidate experience when applying for a role have also contributed to building our nurseries' reputations as a premier place to work.

Q **Has the Government's rollout of the school-based nurseries initiative affected you in any way?**

A The Government's rollout is now at Phase 3, with 331 schools so far applying to open nurseries in deprived areas (as of 23 March 2026).

As of yet, we have not been affected by any school-based nurseries; however, the rollout is still in early stages, and we remain cautious not only about the impact this may have on our nurseries but also the wider impact on childcare as a nation. There is a risk of creating a two-tier early years system, with state (school-based) and private nurseries, similar to primary and secondary schools.

Q **What are you most excited about in the sector, and what changes do you think will have the best outcomes for children going forward?**

A I am hoping that there is greater focus on the early years sector. This government and most political parties pledge to develop early years and childcare. While government spending has increased from circa £4 billion to £8.7 billion and is expected to increase to £9.5 billion, this is directionally positive at a policy level. We hope that these funds are not structurally diluted in reaching operators. SEND reforms are a much-welcomed initiative as there is huge benefit in earlier intervention and care for our SEND children. There is also ample opportunity for the government to simplify the current funding system, giving clarity to parents.

RECENT ACTIVITY: A SELECTION OF CASE STUDIES

BOYS & GIRLS NURSERY
LONDON

Since it was founded in 2007 by husband-and-wife team, Jon and Natasha Kirby, Boys & Girls Nursery group has gone from strength to strength and now offers 334 places across four superb settings in Croxley Green, Rickmansworth, Stanmore, and Watford. The Boys & Girls brand is highly respected across the sector and regarded as one of the leading childcare providers in these locations.

Following a confidential sales process, which concluded in April 2026, the group was purchased by Happy Days Nurseries, which now owns 43 settings across the UK.

> We received a number of strong offers, reflecting the quality and reputation of our group. After careful consideration, we chose Happy Days because we believe they are the right fit for our children, families and team. Their values closely mirror our own, and we are confident they will build on the strong foundations we've created while ensuring a smooth and positive transition.
>
> **Jon and Natasha Kirby, the former owners of Boys & Girls Nursery**

Watford

Croxley Green


Stanmore


Rickmansworth

RECENT ACTIVITY: A SELECTION OF CASE STUDIES

FIRST PLACE NURSERIES
HERTFORDSHIRE & BUCKINGHAMSHIRE

Originally established 20 years ago, First Place Nurseries is an exceptional children's day nursery group which is run by an experienced management team. The nurseries are renowned for offering premium childcare and education from three properties, all in highly sought-after trading locations in Bushey, Beaconsfield, and Radlett. The three settings provide care for children aged from six months until they transition to school; all enjoy 'Good' Ofsted ratings and receive outstanding reviews and feedback on daynurseries.co.uk.

Following a confidential sales process, which concluded in February 2026, the three settings were purchased by Grandir UK, taking the group to 99 nurseries across England.

> First Place Nurseries shares our belief that high-quality early years provision starts with strong teams, trusted relationships and deep roots in the local community. By welcoming First Place Nurseries into the group, we are bringing together our collective strengths to ensure we continue providing the very best for our children and families. Each nursery remains proudly itself, supported by the stability, expertise and investment that come from being part of Grandir UK.
>
> **Lydia Hopper, Chief Executive at Grandir UK**

Beaconsfield

Bushey

Radlett

RECENT ACTIVITY: A SELECTION OF CASE STUDIES

Abacus Day Nursery
Hebburn, Tyne and Wear

- Sold for the first time in 30 years
- Operating capacity of up to 100 children
- Purchased by Kids Planet Day Nurseries

The Spinney Day Nursery
Hoole Village, Cheshire

- An authentic 'home from home' nursery setting
- Operating capacity of up to 41 children
- Purchased by Early Learners Nurseries

Lochview and Parkview Nurseries
Near Glasgow

- Two exceptional settings
- Operating capacity of up to 162 children
- Purchased by Busy Bees

Big Kids Little Kids Nursery
Darlington, County Durham

- Outstanding reputation within its local community
- Operating capacity of up to 104 children
- Purchased by existing owners, Alex and Sophie Stead

Pinocchio's Children's Nurseries Ltd
Edinburgh & Midlothian

- Group of five award-winning day nurseries
- Operating capacity of up to 365 children
- Purchased by the Foresight Group

Polka Dot Farm Nursery
Billericay, Essex

- 'Outstanding' rated, award-winning setting
- Operating capacity of up to 122 children
- Purchased by Happy Days Nurseries & Pre-Schools

RECENT ACTIVITY: A SELECTION OF CASE STUDIES

Cottontails Day Nursery
Burtonwood, Warrington

- Occupies a converted former church school
- Operating capacity of up to 74 children
- Purchased by Tiddlywinks Nursery Group

Tiny Teddies Day Nurseries
Coventry, West Midlands

- Two busy day nursery settings
- Operating capacity of up to 150 children
- Purchased by Kids Planet Day Nurseries

Rooftops Nursery School
Richmond, North Yorkshire

- Child-led environment shaped by Montessori principles
- Operating capacity of up to 54 children
- Purchased by first-time buyers, Joanne and Andrew Banner

Little Bears Day Nursery
Weston-super-Mare, Somerset

- Sold for the first time in 35 years
- Operating capacity of up to 52 children
- Purchased by Kids Planet Day Nurseries

Carousel Nurseries
West Dunbartonshire

- Strong partnerships with local governments
- Operating capacity of up to 140 children
- Purchased by Tots R Us

Kiwi's Preschool
Redhill, Surrey

- Founded in 2006
- Operating capacity of up to 36 children
- Sold to Bear & Bunny Nursery & Pre-school

CHRISTIE & CO: ABOUT OUR CHILDCARE & EDUCATION TEAM

Our award-winning Childcare & Education team is widely recognised as the UK's leading advisers, providing a range of services from brokerage (landlord and tenant) to valuation and consultancy across the day nursery, specialist childcare, children's social care, and education sectors.

Whether you're looking to buy or sell your business, our specialist brokerage team is equipped with in-depth knowledge and expertise to provide professional, accurate advice and help you achieve your business goals.

Our childcare valuations and consultancy specialists are known across the industry for providing bespoke, innovative, and high-quality advice to our clients.

CHRISTIE & CO: WHAT OUR CLIENTS SAY ABOUT US

LITTLE BEARS DAY NURSERY

When we decided to put our children's day nursery on the market, we chose to use Christie & Co as we had heard good reviews. Jassi found the perfect buyer and ensured a smooth process throughout the sale procedure, and remained extremely professional at all times, keeping us updated on progress, and even after completion.

ABACUS DAY NURSERY

From the moment that I contacted Grace, I knew that we were in competent hands. She was true to her word, and sold our nursery without having to advertise it publicly, and also sold it in record time. She helped us throughout the process, stepping in when needed to ensure that the sale went through within the time that was agreed by the buyers.

BOYS & GIRLS NURSERY

Natasha and I recently sold our long-term nursery business, Boys & Girls Nursery, and we honestly couldn't have asked for a better experience than the one we had with Nick Brown and David Eaves at Christie & Co. I've known Nick for around 10 years. During that time, he has consistently kept us updated on the market, offered valuable advice, and most importantly, never once pressured us into selling. He understood that timing is everything and patiently waited until the right moment for Natasha and me to make our exit. When we approached Nick in September 2025 to discuss our options, he guided us through the process with professionalism, honesty, and expertise. Once we decided to proceed, everything was handled seamlessly from start to finish. Selling a business you've built over many years can be emotional and stressful, but Nick and David made the journey as straightforward and reassuring as possible. I would highly recommend Christie & Co to anyone considering buying or selling a nursery business.

CHRISTIE & CO: OUR SERVICES

Regulated by RICS

Christie & Co is widely recognised as the UK's leading Childcare & Education business property expert.
We offer a full range of professional services to clients selling, buying, valuing, or raising finance in the sector, including:

BROKERAGE

- Sales and acquisitions
- Capital markets/investments
- Sale and leaseback

CONSULTANCY & ADVISORY

- Lease and advisory services
- Commercial due diligence
- Feasibility and performance benchmarking
- Holistic planning needs assessment
- Research

VALUATION SERVICES

- RICS-accredited valuations for loan security
- Expert witness

LANDLORD & TENANT

- Lease and rent renewals

CHRISTIE FINANCE

- Finance raising for acquisition, refinance, unsecured, and asset finance
- Corporate debt advisory

CHRISTIE INSURANCE

- Business & life insurance and employee benefits

CONTACT US

BROKERAGE

COURTENEY DONALDSON MRICS
Managing Director
UK-wide
T: +44 (0) 7831 099 985
E: courteney.donaldson@christie.com

GRACE DAY
Senior Business Agent
North East & Yorkshire
T: +44 (0) 7756 875 222
E: grace.day@christie.com

SOPHIE WILLCOX
Director
London & South East
T: +44 (0) 7736 620 855
E: sophie.willcox@christie.com

NICK BROWN
Director & Head of Brokerage
UK-wide
T: +44 (0) 7764 241 316
E: nick.brown@christie.com

SOFIA BECK
Director
North West & North Wales
T:+44 (0) 7736 616 687
E: sofia.beck@christie.com

OLIVER GUPPY
Business Agent
South West & South Wales
T: +44 (0) 7546 698 678
E: oliver.guppy@christie.com

MARTIN DAW
Regional Director
Scotland
T: +44 (0) 7764 241 280
E: martin.daw@christie.com

DAVID EAVES
Director
East Midlands & Anglia
T: +44 (0) 7711 767 094
E: david.eaves@christie.com

SAM BROOKS
Business Agent
London & South of England
T: +44 (0) 7355 626 551
E: sam.brooks@christie.com

CALLUM LANCASTER
Senior Business Agent
Scotland
T: +44 (0) 7754 559 529
E: callum.lancaster@christie.com

JASSI SUNNER
Director
West Midlands
T: +44 (0) 7791 979 343
E: jassi.sunner@christie.com

CONSULTANCY

HANNAH HAINES
Head of Healthcare Consultancy
T: +44 (0) 7736 617 008
E: hannah.haines@christie.com

CAPITAL MARKETS

MICHAEL HODGES
Managing Director - Capital Markets
T: +44 (0) 7764 241 300
E: michael.hodges@christie.com

BETHANY NEWMAN
Senior Surveyor – Capital Markets
T: +44 (0) 7471 516 498
E: bethany.newman@christie.com

CONTACT US

BROKERAGE SUPPORT

FRANCINE KNIGHT
Administrator and Client Support
T: +44 (0) 7764 241 290
E: francine.knight@christie.com

KATY RAINES
Personal Assistant
T: +44 (0) 7701 314 432
E: katy.raines@christie.com

ISABELLE CULFF
Administrator and Client Support
T: +44 (0) 7345 419 467
E: isabelle.culff@christie.com

KELLY FRANGLETON
Senior Data Administrator
T: +44 (0) 161 833 6916
E: kelly.frangleton@christie.com

VALUATION SERVICES

RICHARD GREEN MRICS
Director – Valuation Services
T: +44 (0) 7717 335 613
E: richard.green@christie.com

CHRISTIE FINANCE

ALENA RAY
Director – Commercial Mortgages
T: +44 (0) 7590 486 356
E: alena.ray@christiefinance.com

RAM KAKAR
Director – Head of Real Estate
T: +44 (0) 7764 241 349
E: ram.kakar@christiefinance.com

STEPH MCKEOWN
Finance Consultant - Unsecured
T: +44 (0) 7712 792 414
E: steph.mckeown@christiefinance.com

DAVID WARD
Senior Director –
Corporate Debt Advisory
T: +44 (0) 7815 803 262
E: david.ward@christiefinance.com

CHRISTIE INSURANCE

PATRICK O'SHEA
Account Executive – New Business
T: +44 (0) 7756 875 137
E: patrick.o'shea@christieinsurance.com

TO FIND OUT MORE ABOUT OUR SERVICES, SCAN THE QR CODE:

CHRISTIE & CO

BUSINESS. BUILT AROUND YOU.

christie.com