



PUBS & RESTAURANTS MARKET REVIEW 2025



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INTRODUCTION

As we pass the midpoint of 2025, we are seeing the pub market remain solid. Despite the widely-reported economic headwinds and operational challenges, hospitality operators are tackling uncertainty head on, and we are still seeing demand for pub and restaurant sites across the UK.

There has been a notable increase in activity from pubcos looking to both acquire new sites and streamline their portfolios. The pricing of sites remains key, as operators increasingly look for good value opportunities. Investors see the tenanted and leased market offering relative stability and security, compared to the managed house sector, and consequently we expect to see more deal activity from the tenanted and lease (and managed operator) sector.

The market for pubs with accommodation is proving even more robust than expected and is experiencing significant growth, with operators increasingly incorporating letting rooms to attract more customers and increase revenue. Consumer demand for pub stays is high, with many preferring to stay at pubs over other accommodation options due to the authentic, community-focussed atmosphere that pubs with rooms can offer. Online booking platforms like Stay In A Pub are facilitating this trend further.

The market remains polarised with strong demand for assets under £600,000 and at the prime end of the market. There is strong appetite for premium sites with proven, sustainable EBITDA. Demand in big cities outside of London, which saw reasonably good operational performance and demand for assets in recent years, have seen a slight softening, which may continue. Conversely, London and the South East have seen something of a resurgence. Lifestyle businesses in 'honeypot' locations remain popular.

21% of the pubs we have sold so far this year have been leasehold, and less than 2% have been distressed assets – although we expect this to increase in the second half of the year.

Looking ahead to the rest of the year, we predict there will be an increase in M&A activity, with tenanted pubcos continuing to be active. There are more opportunistic buyers in the market and as interest rates continue to fall, we anticipate accelerated transaction activity in the sector.

THE MACRO BACKDROP

As we pass the midpoint of the year, we are seeing cost pressures continue to impact the pub and restaurant sector, including:

STAFFING COSTS

- Employers' National Insurance contribution rate increased to **15%** on earnings over **£5,000 per year**
- The National Living Wage for workers aged 21 and over increased to **£12.21** per hour
- The National Minimum Wage for 18-21-year-olds rose to **£10.00** per hour, and for 16-17-year-olds, **£7.55** per hour.

INTEREST RATES

- As of 8th May 2025, the UK Official Bank Rate sits at **4.25%**, **1%** down from the **5.25%** in 2023 but still ahead of pre-COVID numbers.

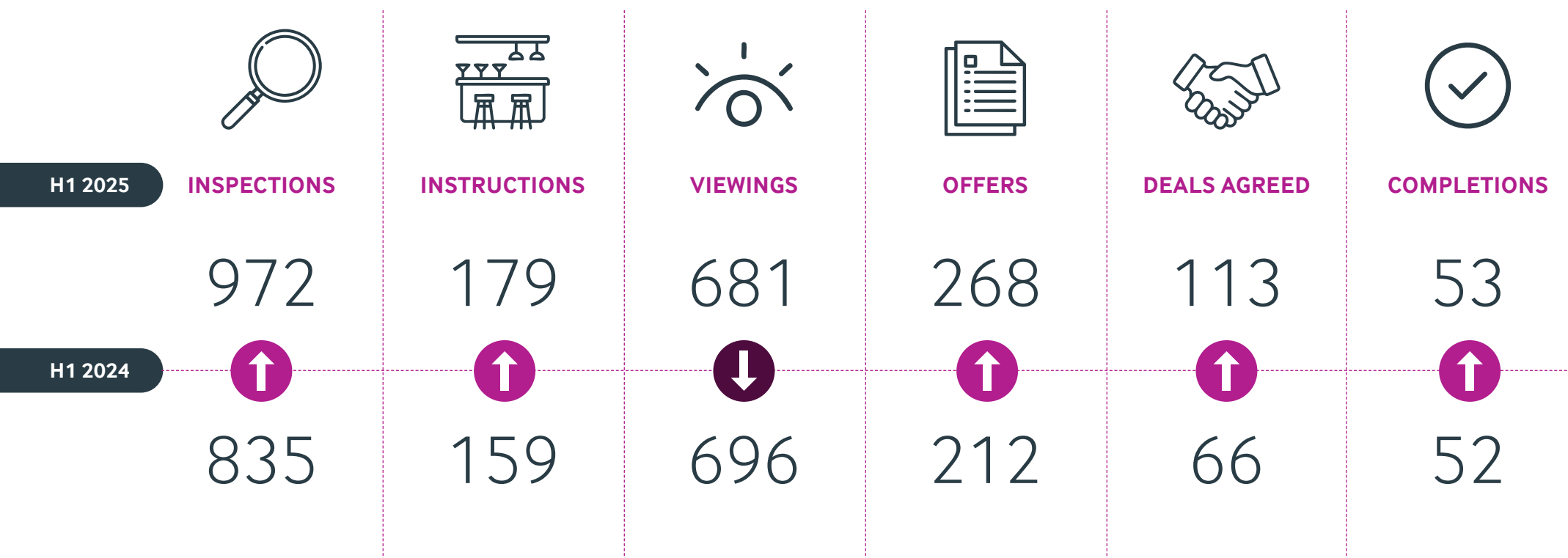
21%

leasehold sales

<2%

were distressed assets, but
this is starting to increase

KEY TRENDS: REGIONAL ACTIVITY



In H1 2025, we conducted more inspections across the UK and were instructed to sell more pubs and restaurants than in the same period last year.

We are seeing less viewings overall, however the number of offers, deals agreed, and completions are up, suggesting a sustained appetite and demand for hospitality venues, but that prospective buyers are being more selective about which sites they choose to view.

We expect this steady increase in transaction volumes to continue, as more properties come to the market due to cost pressures and operational headwinds causing hospitality

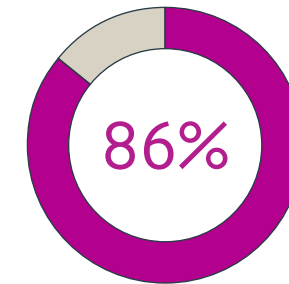
business owners to bring forward their plans to sell. M&A activity in the sector tends to be fuelled by distress, which has not occurred to date to any sizeable degree, but this may change as a direct consequence of last year's Autumn Budget, as we see the impact in increasing labour and other costs. This may give confidence to investors who see value in otherwise solid businesses with growth potential and consequently lead to an increase in M&A activity.

The figures above represent agency activity across the UK and exclude corporate activity.

KEY TRENDS: NUMBER OF PUBS AND RESTAURANTS ACROSS THE UK

It is reassuring to see that around 86% of the pubs we sold were for continued use as pubs, which underlines the resilience and long-term viability of the sector along with good levels of buyer confidence.

The tenanted and leased sector model has seen the number of outlets continue to fall, as the bigger pub groups focus on their managed and managed operator (franchised) models. The independent sector is the dominant operating model which is where we are most likely to see innovation and entrepreneurship, and this is ultimately a sign of a healthy sector overall.



OF PUBS & RESTAURANTS SOLD BY CHRISTIE & CO IN H1 2025 WERE FOR CONTINUED USE

EVOLVING CONSUMER PREFERENCES:



LOW AND NO-ALCOHOL DRINKS

We are seeing a growing preference for low and no-alcohol options, which is prompting pub operators to diversify their drinks menus to meet changing consumer tastes.



EXPERIENCE-DRIVEN VISITS

Consumers are increasingly prioritising unique experiences and vibrant atmospheres. This shift is forcing pub operators to enhance their offerings, focusing on ambiance, events, and service quality.



SHIFT IN DEMAND FROM FOOD TO WET-LED

Demand has moved away from food-led establishments to wet-led, as these generally offer better profit margins due to the high cost of food production. This trend is reshaping operational strategies across the sector.



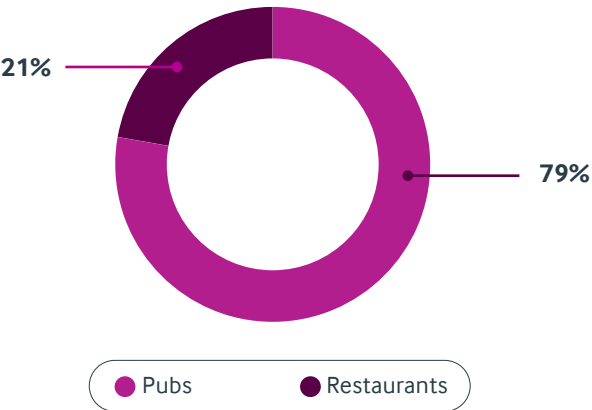
SUSTAINED DEMAND FOR ACCOMMODATION

Despite changes in on-site consumption patterns, there is continued demand for hospitality offerings that combine lodging with leisure.

KEY TRENDS: TRANSACTIONS BY TENURE

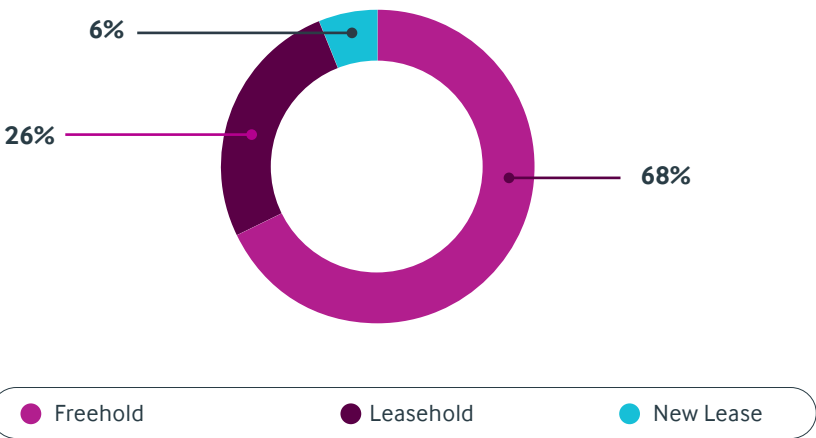
BREAKDOWN OF DEALS AGREED: PUBS AND RESTAURANTS

So far in 2025, 79% of the deals we have agreed in the sector have been pubs, compared with 21% restaurants.



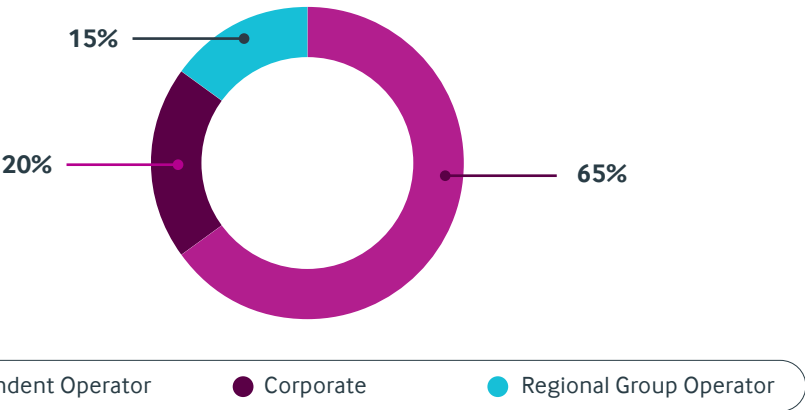
PUB DEALS AGREED BY TENURE

The majority - 68% - of pub deals agreed have been freehold, compared to 32% freehold deals for restaurants.



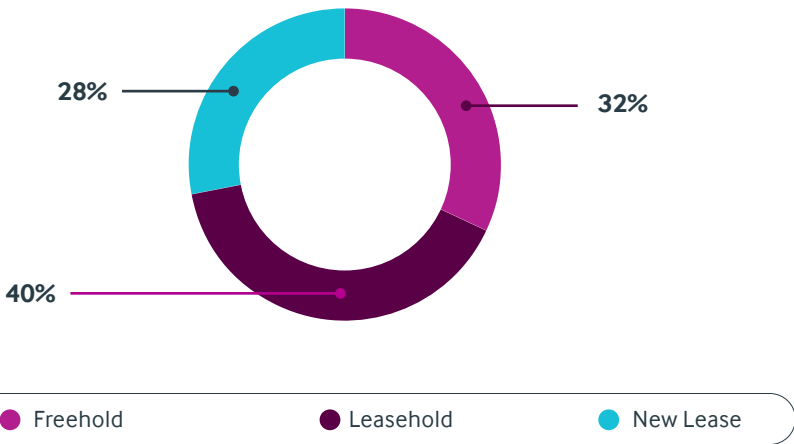
TYPES OF BUYER

Independent buyers are most active in the market, representing the buyer in 65% of deals.



RESTAURANT DEALS AGREES BY TENURE

In contrast, 68% of restaurant deals are leasehold/new lease sales compared to 32% lease sales for pubs.



RESTAURANTS

The well-publicised cost pressures have taken their toll on restaurant values. In a sector where 90% of venues are leased, the only way out for some operators is to hand back the keys as, in many cases, they have become a liability to run. This was reflected in our annual price indices at the start of the year which showed a six-year decline at -7.9% in 2024.

Compare this to the QSR sector however, and the growth is phenomenal, both in numbers and sales. The same pressures apply, but most are going strong. Customers who used to go to the high street for family dining are dropping down in price to QSR, and the younger generation love the speed and reliability.



1,100 restaurants advised on,
valued or sold in 2024

FRANCHISING

The British Franchise Association (BFA) Journal suggests that the UK is currently home to 1,009 franchise systems, operating over 50,420 units. This represents a 28.6% increase since 2014. Many brands are seeing franchising as a viable means of expansion because:

7 of the 10 largest restaurant brands have sites operated under the franchise model, such as McDonald's, Burger King, KFC, and now Wetherspoon

We have managed the sale of 100+ franchised Pizza Hut delivery sites in the last four years



Allows operators to own their own business and expand quickly



History of success – 80% remain open and trading five years after launch



Highly valued by lenders



Multi-national support from the franchisor



Minimises the risk involved (reduces Capex required to open)

REGIONAL MARKET OVERVIEW



SCOTLAND

The market in Scotland remains two-tiered: lower value freehold and leasehold businesses remain extremely buoyant, while the higher value end remains more challenging. Cities including Edinburgh, Glasgow and Inverness, and major towns, are leading the charge.

There is growing interest in leasehold opportunities which give new entrants the chance to trade at a realistic rent level. Deals remain challenging due to funding and the length of time that deal are taking to complete, however we are seeing 'creative' deals happening where vendor loans are becoming more noticeable. With the Scottish tied estate bill around the corner, pubcos are likely to diversify their estate, bringing opportunity for new and existing operators to acquire quality sites across the country.

NORTH & MIDLANDS

Activity has been high in H1, with pubcos and expanding groups looking to purchase privately-owned inns and bars to grow their portfolios.

Food is no longer a pre-requisite, due to the increasing cost of produce and kitchen staffing, and wet-led bars are now very much back in fashion.

Sites which offer letting accommodation in tourist and leisure destinations are hugely popular, given accommodation gross profit is high in comparison to food.

Leases also seem to be in demand again, most likely due to their affordability as they offer a cheap alternative entry into the market.

SOUTH & EAST

The market remained active in H1 2025, with pricing sensitivity continuing to shape buyer behaviour. We predict that transaction volumes will rise in the second half of the year, driven by opportunistic buyers and sellers seeking to capitalise on improving market conditions.

Demand for leasehold assets remains strong, particularly among experienced private operators and small independent groups.

The sub £600,000 freehold segment continues to attract significant interest, particularly from cash buyers. Larger pub companies are actively divesting non-core assets, enabling reinvestment into their core estate. Despite extended transaction timelines, largely due to financing hurdles, the premium segment is also remaining resilient.

VALUATION & ADVISORY SERVICES

83
pubs and
restaurants

»

£1,265,758
in reported
value

In the first half of the year, we were instructed on 83 individual pub and restaurant valuations, with an average reported value of £1,265,758, most of which were freehold valuations.

Of this, the majority were for triennial revaluation purposes and refinance. The transaction market remains buoyant; however, given that many lenders in the sector do not require valuations on leasehold assets and adopt a cash flow-based lending approach instead, many more transactions are taking place than we can analyse based on our involvement from a valuation perspective. The cost of buying a leasehold interest in a pub reduces or lowers the barriers to entry, with affordable premiums (compared to freeholds) often in the region of £50,000 to £150,000.

Now, more than ever, we routinely ask for a full year forecast from borrowers when undertaking formal valuations and the common denominator that we are seeing is a modest uptick in sales on the previous year, driven by price increases at the taps to mitigate the effects of the increases in employer National Insurance Contributions and the National Minimum Wage. In the past, we would routinely see an EBITDA margin of 25%+ for a £20,000 a week (net) wet-led pub with a mid-scale food offering, for example. In today's market, achieving anywhere between 18% and 20% is considered a robust performance.

Despite this, the sector and buyer demand remains resilient, evidenced by the recent sale of ten freehold pubs owned by Oakman Inns which have been acquired by The Restaurant Group (TRG) for an initially reported £45 million.

Multiples have not changed dramatically in recent years, and it is still commonplace to hear of 9x or 10x being paid in the market, but the big question is - 9x or 10x what? EBITDA margins are under pressure with operators absorbing more and more cost, but there does come a point when prices simply must increase, and the £7 pint is now here to stay. However, we continue to see pubs appealing to customers, with many people preferring to spend their time in pubs and hospitality venues, socialising with friends and family, in spite of the elevated costs, as the Great British pub remains an important hub at the heart of many communities.



The cost of buying the leasehold interest in a pub reduces or lowers the barrier to entry, with affordable premiums (compared to freeholds) often in the region of £50,000 to £150,000.



Confidence within the lending market for the pub and restaurant sectors has remained steady, despite broader economic uncertainties. This resilience is reflected in the continued availability and competitiveness of funding products which are tailored to operators in the sector.

Loan-to-value (LTV) ratios have remained consistent throughout the year, and interest rates have shown relative stability. Fixed-rate options remain attractive, and lenders continue to offer a diverse range of products and features which allow borrowers to customise repayment structures to suit their operational needs.

The current lending environment presents meaningful opportunities for operators. While there remains a market preference for pubs with letting accommodation and diversified income streams, there has been a noticeable shift towards supporting food-led and wet-led establishments more equally. This broadening of lender appetite is creating a more inclusive landscape for a wider range of operators.

Experience continues to be a key factor for lenders, and this creates excellent opportunities for experienced leasehold operators who are looking to transition into ownership, especially if the opportunity pertains to their current site. This trend is expected to grow, and is underpinned by favourable lending conditions and a supportive market environment.

Although freehold acquisitions remain a primary focus for many lenders, there has been a marked improvement in the availability of funding for leasehold transactions. This development is particularly beneficial for first-time buyers and emerging operators, enhancing accessibility to the sector.

While challenges persist, the sector's ongoing demonstration of resilience and innovation continues to reinforce lender confidence.

RECENT SUCCESSES:



£638,000 secured to support a long-standing tenant in acquiring the freehold of a site they have operated for over 20 years



£115,000 commercial mortgage arranged to assist a sitting tenant in purchasing the freehold of their niche restaurant



Nathan McFarlane
Finance Consultant
– Christie Finance



The UK insurance market for pubs and hospitality venues continues to be challenging in 2025, with premiums rising and a limited insurer appetite to underwrite pubs, other than family-orientated pubs and gastro-pubs. Elevated rebuild costs and claims are contributing to a challenging environment for business owners.

WHY ARE PREMIUMS INCREASING?

Insurance costs remain the key driver of premium increases. The insurance market is still reluctant to insure risks with “liquor liability” or “entertainment-related risks”. This reduced capacity means insurers are being more selective, and premiums are climbing, particularly for businesses with extended opening hours or previous claims. Insurers are paying attention to alcohol service, crowd control, and on-site security, making it harder to place some risks with mainstream insurers. As a result, more businesses are being directed towards specialist insurance markets or insurers whose stability may not be equal to mainstream insurers.

INCREASING REBUILD COSTS

While general inflation sits at around 3.5%, the cost of rebuilding hospitality properties remains high. This is due to:

- Higher labour costs, following increases to National Minimum Wage and National Insurance contributions
- Ongoing rises in material and transport costs, which continue to affect the price of repairs and reinstatement

We are encouraging our pub and restaurant clients to regularly review their building insurance to make sure they reflect current rebuild values. Although this can push up premiums, it is a vital step in avoiding underinsurance, a risk that could lead to serious financial shortfalls if a claim arises.

CLAIMS

Public liability continues to be a key concern, particularly in busy areas like bar floors, restrooms, and outdoor seating zones. Environmental risks are also becoming increasingly prominent. Surface water flooding, driven by heavier rainfall and aging drainage infrastructure, is having a greater impact on hospitality venues, especially in urban areas. In response, insurers are refining flood risk models and pricing strategies.

CYBER COVER

Cyber risk is becoming a serious consideration for pubs and restaurants. With more businesses using digital booking platforms, point-of-sale systems, and holding sensitive customer data, they are increasingly being targeted by cybercriminals. Cyber insurance premiums remain competitive in 2025, making cover more accessible. Regrettably, many businesses are still seeking cover, only after experiencing an incident. Encouragingly, cyber insurance rates have decreased, however it is our view that our clients need to maintain a shift in mindset from ‘if’ to ‘when’ a cyber-attack will occur.

RECENT SUCCESSES:



We supported a client who had secured a £500,000 loan over 20 years to purchase a pub. To protect this significant financial commitment, we recommended business loan life cover and key person cover for our client, whose role was vital to its success.



With limited budget and no personal life insurance in place, the client was also advised to take out Relevant Life Cover, a tax-efficient way to provide family protection. Given his active lifestyle, Vitality Optimiser was chosen to offer discounted premiums and ongoing health-related rewards. This allowed him to maximise coverage, while maintaining financial balance.



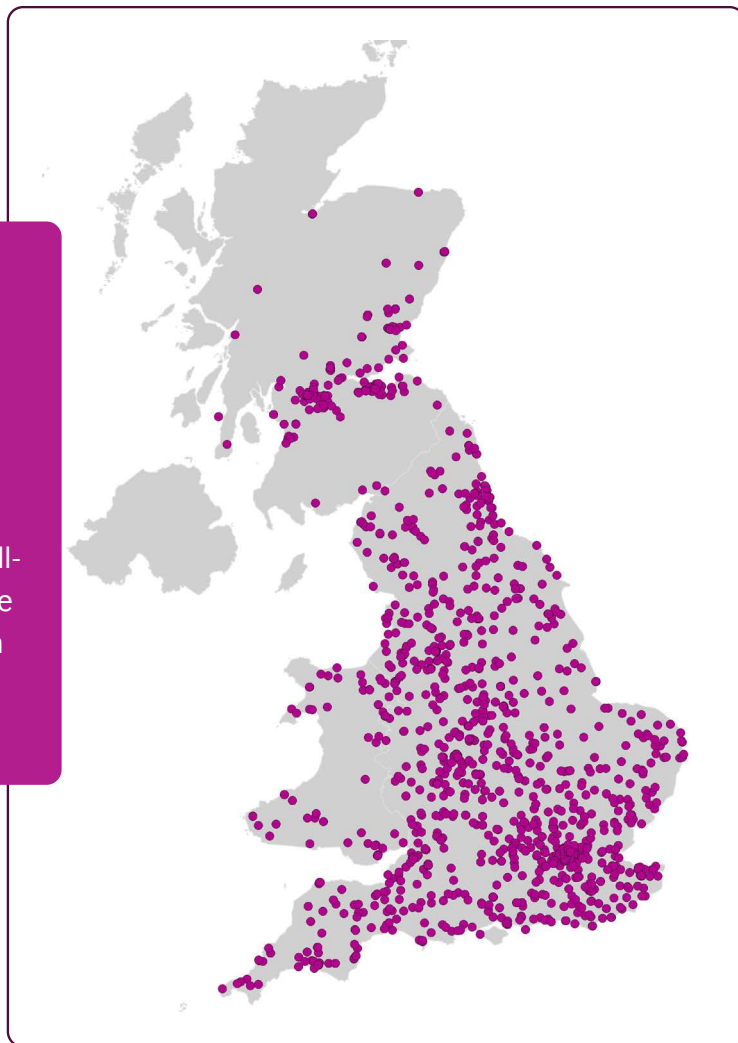
David Foster
Account Executive
– Christie Insurance

OUR ACTIVITY

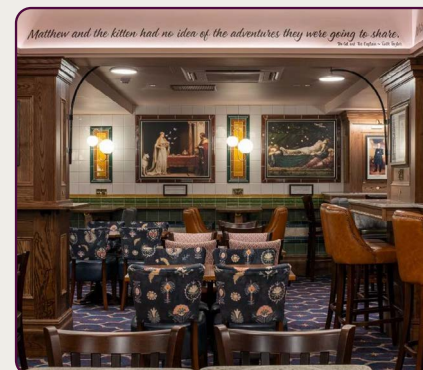
LOCATION OF PUB AND RESTAURANT BUSINESSES WE HAVE ADVISED ON OR VALUED ACROSS THE UK IN THE LAST 12 MONTHS

We have advised on and valued a wide range of pub and restaurant assets so far this year.

With eleven offices across the UK, our specialist team are well-placed to provide expert advice on hospitality businesses from Inverness to St Ives.



This year, we oversaw the portfolio sale of 38 franchised **Pizza Hut** delivery stores across the UK, at circa £90,000 per store.



We are acting for leading pub company **J D Wetherspoon** in a search for suitable franchise partners, as part of plans to grow to over 1,000 sites nationwide.



We are acting for leading hospitality and hotel business **Whitbread PLC** to market a portfolio of established restaurant sites across the UK.

OUR ACTIVITY

The Dirty Bottles, Northumberland



A high-volume pub with rooms in the market town of Alnwick, which has been serving the local community for more than 200 years and had been owned by local entrepreneur Mark Jones since 2014. Greene King purchased the freehold in a seven-figure investment deal.

The Lamb Inn, Oxfordshire



A popular gastropub near Witney which dates back to the 18th century. The pub was sold to the Cotswold Hospitality Group, who bring a wide range of experience from across the hospitality sector, with a vision to create a collection of unique and charming pubs across the Cotswolds. The pub freehold was sold off an asking price of £695,000.

The Airlie Arms, Dundee



Located close to two well-supported football clubs, Dundee United and Dundee F.C, the pub operates as a welcoming venue with regular entertainment. It was sold to a local businessman and football supporter at an undisclosed price.

The Old Red Lion, London



A historic theatre pub in Islington, sold to an actor family. Dating back to the 1400s, the venue is a unique combination of pub and fringe theatre, and had been run as a family business since 1979. The Star Bar lease was sold off an asking price of £450,000 and marks just the fourth time the pub has changed hands in over a century.

OUR SERVICES

With 90 years of expertise, we are the leading specialist business and property adviser, offering services in buying, selling, and valuation within the hospitality sector.

BROKERAGE

We provide transactional support for buying and selling businesses and properties. Our market-leading agents are true experts, each immersed in the pubs and restaurant sector to ensure you receive the most up-to-date and accurate advice possible. With a network of eleven offices and the UK's largest hospitality team, our clients benefit from unrivalled local market knowledge.

VALUATIONS

From property valuation to rent reviews, our qualified chartered surveyors support you with a range of professional services, including RICS Red Book Valuations for secured lending purposes.

CONSULTANCY

We offer services to support you throughout the lifecycle of an investment from pre-conception and development through to operation, turnaround or disposal.

FINANCE



Our partner company, Christie Finance, is an independent, specialist commercial finance broker within the pubs & restaurants sectors. With access to a wide variety of lenders, they are able to secure competitive finance solutions for clients in the form of commercial mortgages and unsecured business loans.

STOCKTAKING



Venners is the leading supplier of stocktaking, inventory, consultancy and compliance services, and stock management systems for the hospitality sector. Services include control audits and live event stocktaking. Bespoke software enables real-time reporting using the best technologies. Venners is the UK's largest and longest-established stock audit company.

INSURANCE



Our partner company Christie Insurance specialises in insurance and risk management solutions to ensure that our clients have the most appropriate policies in place. Their services range from business insurance through to life insurance and employee benefits.

EPOS



Vennersys operates in the UK and delivers online cloud-based ticketing sales and admission systems to visitor attractions such as historic houses and estates, museums, zoos, safari parks, aquaria and cinemas. It has over 25 years' experience delivering purpose-designed solutions for clients' ticketing, admissions, EPoS and food and beverage sales requirements.

OUR 90TH ANNIVERSARY



2025 marks a significant milestone for Christie & Co, as we celebrate 90 years of unparalleled expertise in advising, valuing, and selling businesses across our specialist sectors.

Since 1935, we have been at the forefront of the market, providing expert advice and delivering exceptional results for our clients. We opened our first office on Baker Street in London, and have since expanded our services internationally, becoming the market leader in our respective sectors.

Our team has expanded substantially, bringing together a talented group of professionals across 22 offices in the UK and Europe, who share a passion for achieving the best results. Over the decades we have supported clients through some of their most important business decisions and provided trusted advice on landmark transactions, becoming the partner of choice for generations of business owners.

Today, we are the leading adviser in a variety of specialist operational real estate markets, driven by our long-lasting client relationships and commitment to a professional and collaborative approach. We are regulated by the **Royal Institution of Chartered Surveyors (RICS)** and this year we were named as the Top Contributor and Most Active Hotel & Leisure Agent in the UK in the EG Radius Awards, which includes pubs and restaurants, for the ninth year.

Our 90th anniversary is a celebration of the people who have shaped our business and those who continue to drive it forward. Christie & Co's success is built on a tradition of excellence, innovation, and a relentless focus on delivering for our clients. We look forward to seeing this continue into the years ahead.



Darren Bond, Global Managing Director at Christie & Co





Q&A WITH MARTIN GOULD
Ambassador of Care Home
Open Week 2025





PURNIMA TANUKU OBE
Chief Executive
- NDNA



11th July
12 noon

CHRISTIE & CO

Understanding perspectives and predictions

CHRISTIE & CO
Dentistry

IN CLADDING



HEALTH AND RESIDENTIAL-CARE PREMISES
Not just 'heads on beds'

CHRISTIE & CO

Sold on the internet

A CITY property agent has completed one of the UK's first international property deals over the internet. Manchester-based specialist...

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