

nara

The Association of Property
and Fixed Charge Receivers



The Key to Restructuring & Recovery

2022/23 Edition





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
75 YEARS
OF COMBINED EXPERIENCE

OVER **£1.5 BN** 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 Knight Frank Restructuring & Recovery 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 16 year's industry experience, originally working in Newcastle, before relocating to London, some 10 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 £950 million worth of assets over the last 5 years.



HARRY DUNGER MRICS FNARA
PARTNER , BRISTOL & BIRMINGHAM

Harry Dunger (BA Hons, MSc, MRICS FNARA) joined the Knight Frank Restructuring & Recovery 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 Agricultural assets.

Harry has taken over 250 appointments in the past 5 years.



ABDUL JAMBO MRICS FNARA
PARTNER, LONDON

Abdul has been a trusted advisor to secured lenders, corporate insolvency practitioners and property companies for over 15 years with specialism in restructuring and recovery, strategic valuations and asset management / disposals. Abdul has acted as fixed charge receiver across several diverse and complex assets in the UK including investment portfolios (commercial and residential), developments, alternative sector projects and trophy assets. In addition, Abdul uses his considerable experience to provide strategic real estate advice for secured lenders in pre-enforcement / business support scenarios.



JONATHAN HYLAND FRICS
PARTNER , LEEDS

Jonathan is based in Leeds and has over 35 years' experience in commercial property, in particular the industrial sector as well as specialist properties such as sports stadiums, agricultural land and buildings. His career has encompassed a wide range of transactional, professional and consultancy services throughout the UK working for a variety of corporate clients, government departments, development companies and financial institutions.



EDWARD MARYON MRICS
ASSOCIATE, LONDON

Edward has a diverse experience in the property industry, with specialisms in a property taxation and construction sectors. He has a number of years' experience in detailed analysis and reporting across a broad range of property types. He has advised on properties across the UK, comprising both commercial and residential, for clients ranging from private individuals to global corporates.



HAMISH BOWMAN MRICS
CASE MANAGER, LONDON

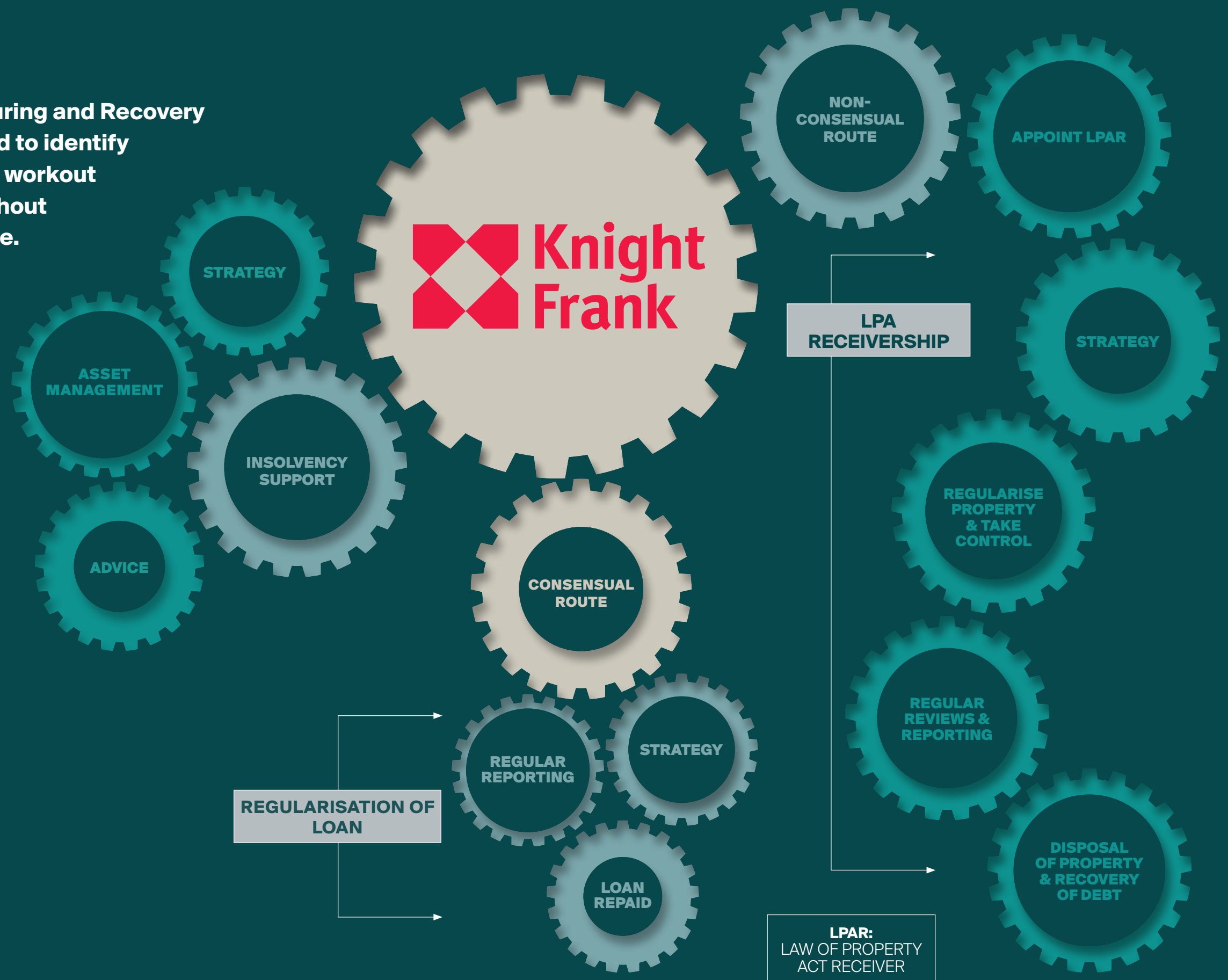
Hamish has become a trusted advisor to clients with experience spanning across both commercial and residential sectors. Before joining the team, Hamish worked in Commercial Valuations and, prior to that, was a valued member of the Landsec's Investment Team. During this time Hamish consulted on large-scale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

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.

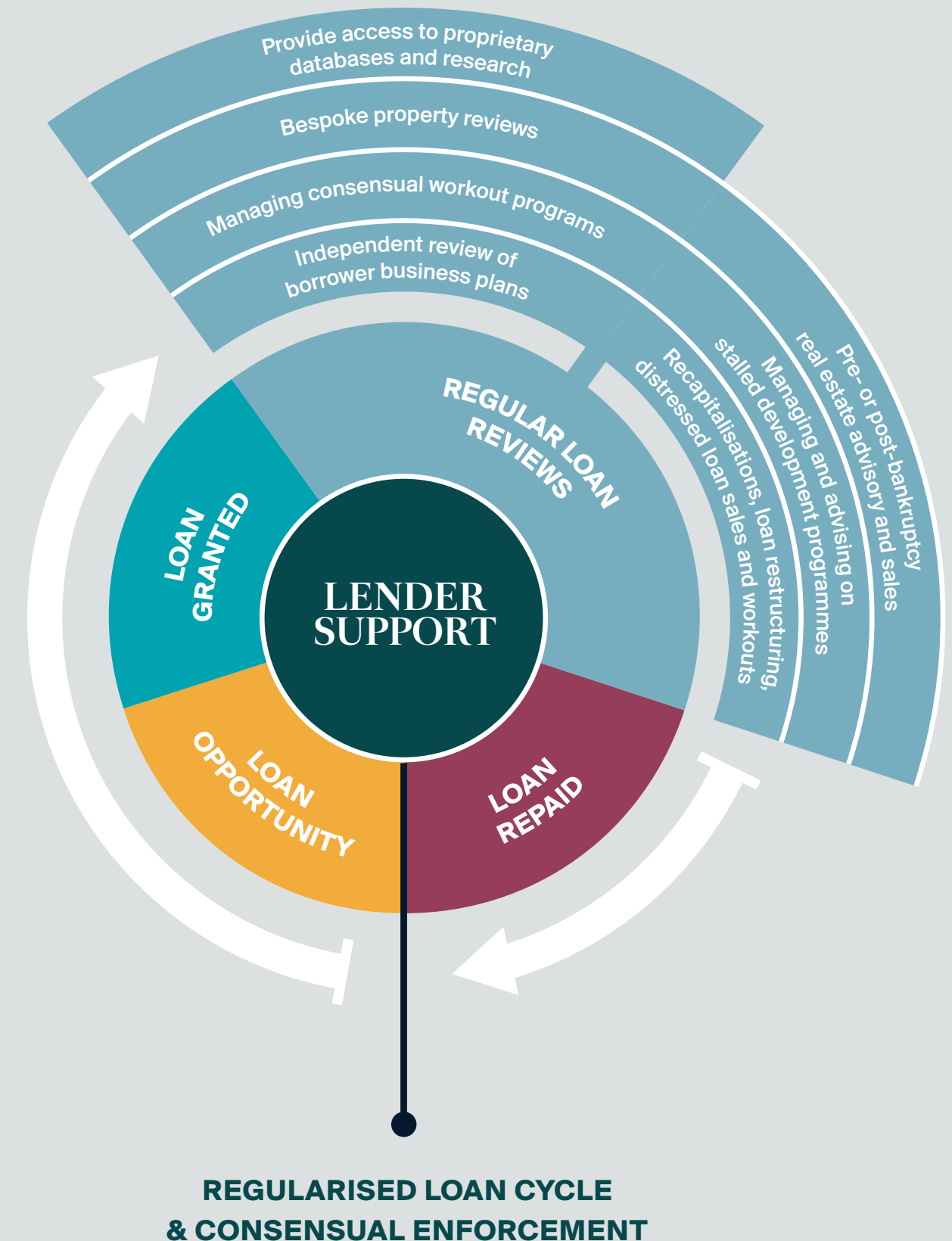
Where a consensual route to recovery is not possible you can rely upon the Knight Frank Law of Property Act Receivers to step in and utilise their powers under the Law of Property Act 1925 and powers extended within the security documents to recover the debt. Our specialist Law of Property Act Receivers 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.



Lender Support

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.

The team has an unrivalled depth of experience in resolving complex loan structures alongside lenders, special service providers, shareholders and private individuals. In conjunction with the Knight Frank global platform and our extensive network database of trusted advisors, we are able to quickly identify and understand default risks associated with the loan. This enables our real estate professionals to provide on-going, transparent, effective advice and strategies throughout the life cycle of the loan.



Consensual enforcement

Specialist team

Commercial

Residential

Managing risk

Innovative approach

Independent advice

Financial restructuring

Asset management

Trusted advisor

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

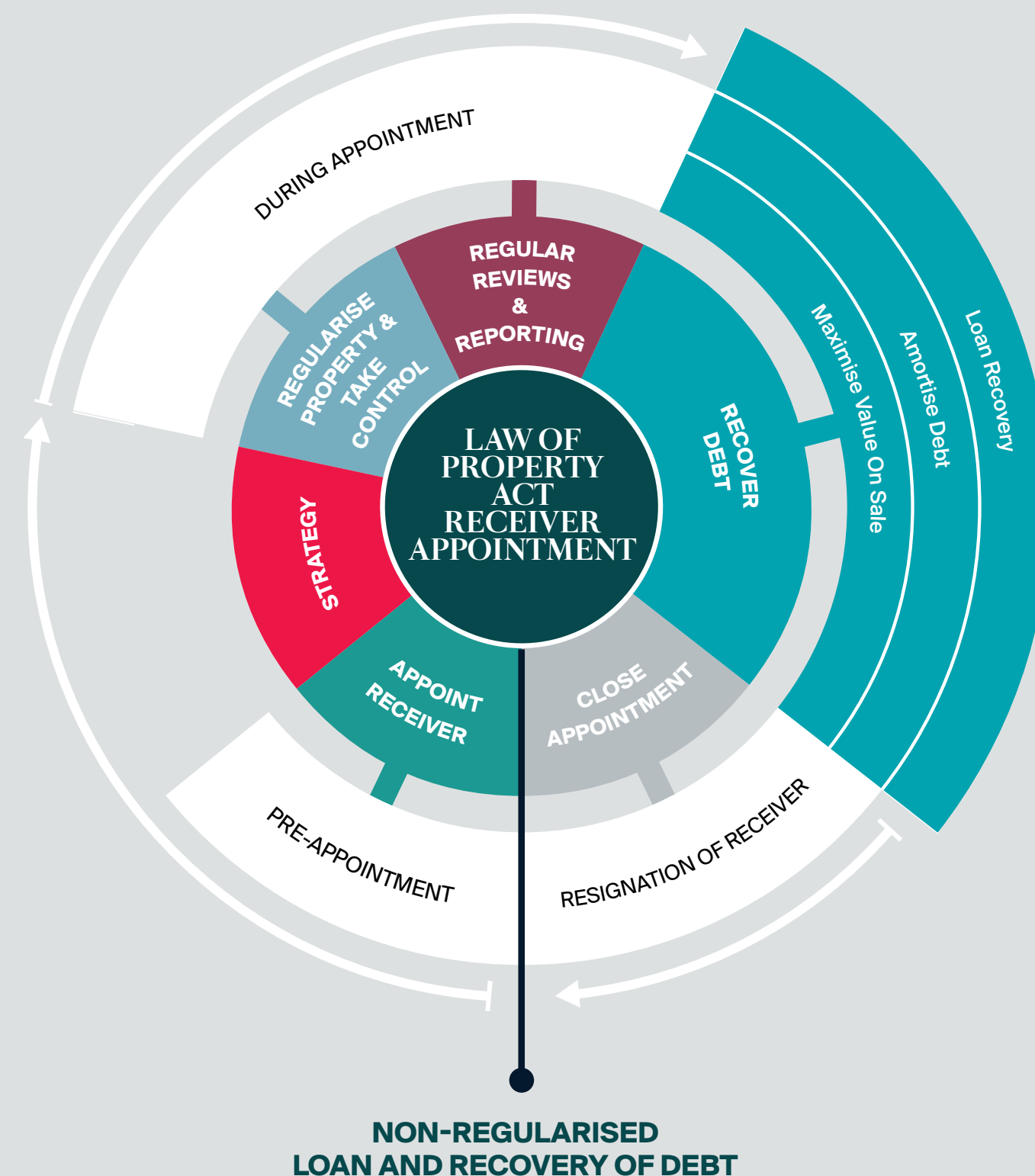
- Legal review of security documents
- Legal validation of appointment
- Property specific review
- Insurance and security
- TUPE consideration
- High level property review
- Establish occupation status
- Meet the Borrower and incumbent agents
- Timing and strategy review

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

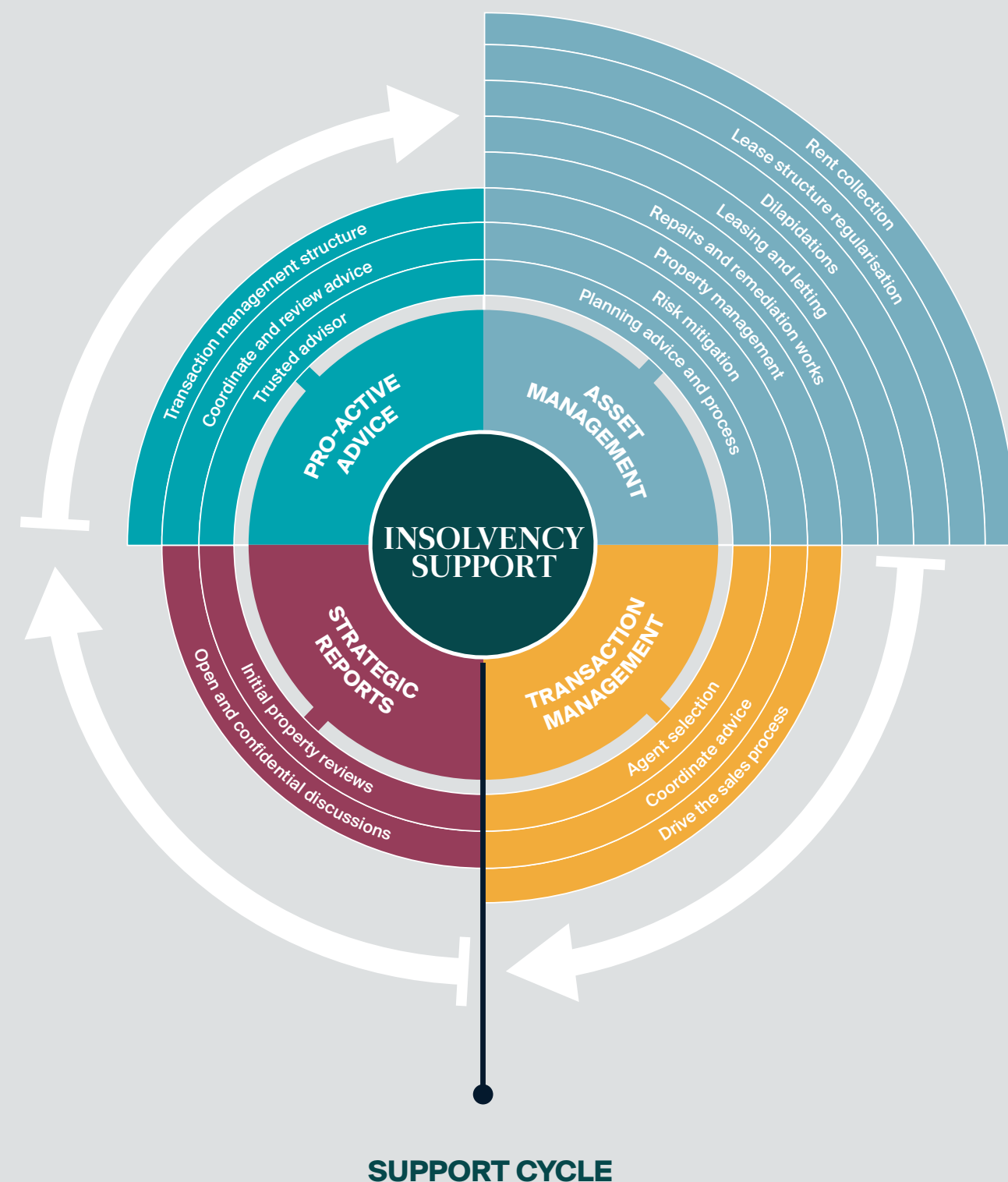
- Final VAT reporting and recovery
- Notifying Companies House
- Bank account reconciliation
- Transfer of sales proceeds and funds to Lender and Borrower
- Resignation of appointment



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.





Commercial Case Studies

RICS
AUCTION HANDS ON
LAW OF PROPERTY ACT NARA
MANAGING RISK
REGISTERED PROPERTY RECEIVER
DEDICATED TEAM
AMORTISATION
RATES & COUNCIL TAX EXEMPT
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PARTNER LED TEAM
TRUSTED ADVISOR
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REGISTERED PROPERTY RECEIVER
DEDICATED TEAM



DEPARTMENT STORE

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Distressed department store
Strategy:	Stabilise the asset and sale
Outcome:	Sale to private investor



SHOPPING CENTRE

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Shopping Centre
Strategy:	Asset management and regularising the leasing structure Sale via private treaty
Outcome:	Sale to local investor



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

MIXED USE ASSET

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Mixed use property, retail / residential
Strategy:	Stabilise the asset and sale by private treaty
Outcome:	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



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



UK RETAIL PORTFOLIO

Pricing:	Confidential
Role:	LPAR Appointment
Description:	A portfolio of secondary properties across the UK
Strategy:	Stabilise the assets, collect rent and sale by auction
Outcome:	Properties sold via auction. Full loan recovery



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



HIGH STREET RETAIL

Pricing:	Confidential
Role:	LPAR Appointment
Description:	High street retail
Strategy:	Stabilise the asset and auction sale
Outcome:	Sale to investor



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



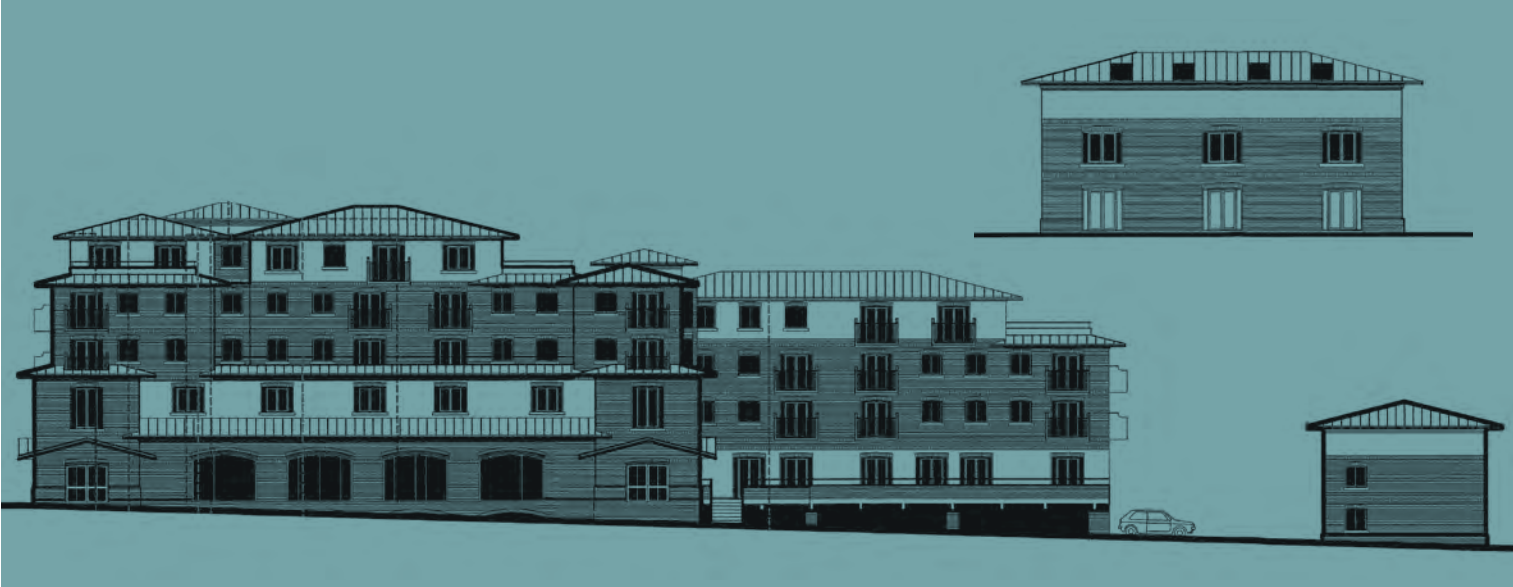
PRIME RESIDENTIAL

Pricing:	c.£10,000,000
Role:	LPAR Appointment
Description:	Prime residential property
Strategy:	Secured vacant possession and clearance of property
Outcome:	Sale to international investor Full loan recovery



COUNTRY HOUSE DEVELOPMENT

Pricing:	c.£9,000,000
Role:	LPAR Appointment
Description:	Country house with development potential
Strategy:	Secured the site, secured planning for 36,000 sq ft property and sale by private treaty
Outcome:	Sale to international investor Full loan recovery



RESIDENTIAL DEVELOPMENT

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Residential development site
Strategy:	Regularise the site and refinance
Outcome:	Full loan recovery

DILAPIDATED RESIDENTIAL

Quote Price:	Confidential
Role:	LPAR Appointment
Description:	Residential property with unauthorised works
Strategy:	Secured the property and liaised with listed building control to produce architectural drawings to accompany the marketing material
Outcome:	Sale to owner occupier Full loan recovery



PENTHOUSE RESIDENTIAL

Pricing:	c.£5,000,000
Role:	LPAR Appointment
Description:	Penthouse flat
Strategy:	Obtained vacant possession and sale by private treaty
Outcome:	Sale to international investor Full loan recovery



BUY-TO-LET PORTFOLIO

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Six residential flats in converted office building
Strategy:	Collection of rental income, property management and sale
Outcome:	Sale to private investor



PENTHOUSE RESIDENTIAL

- Pricing:** c.£6,000,000
- Role:** LPAR Appointment
- Description:** Penthouse flat
- Strategy:** Obtained vacant possession, regularised lease and sale by private treaty
- Outcome:** Sale to international investor
Full loan recovery



RESIDENTIAL

- Pricing:** c.£2,400,000
- Role:** LPAR Appointment
- Description:** First floor flat
- Strategy:** Obtained vacant possession, regularised lease and sale by private treaty
- Outcome:** Sale to international investor
Full loan recovery



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Rural Case Studies



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



RURAL BUILDINGS

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Collection of farm buildings
Strategy:	Obtain vacant possession and sale by private treaty
Outcome:	Full loan recovery

AGRICULTURAL LAND

Pricing:	Confidential
Role:	LPAR Appointment
Description:	Agricultural Land
Strategy:	Secure land and sub-divide into saleable lots
	Private treaty sale and consensual joint sales
Outcome:	Full loan recovery



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Development Case Studies



SUPER PRIME RESIDENTIAL

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

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.

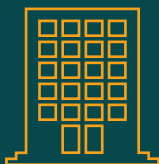
Within the UK, Knight Frank is a leading force in all sectors providing the full range of property services and capabilities delivering consistent, creative and strategic solutions.

Knight Frank HQ, 55 Baker Street, London

Why Knight Frank

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RESIDENTIAL
STRATEGY & TURNAROUND
PRIVATE TREATY AUCTION
HMRC
TRUSTED ADVISOR
MAXIMISED RECOVERY
HANDS ON
FLEXIBLE SOLUTIONS
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About Us



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COMMERCIAL OFFICES



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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

- 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

RESIDENTIAL

TRANSACTIONAL

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

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. CARDFIF
- 12. CHANNEL ISLANDS
- 13. CHELTENHAM
- 14. CIRENCESTER
- 15. COBHAM
- 16. DUBLIN
- 17. EDINBURGH
- 18. ESHER
- 19. EXETER
- 20. GLASGOW
- 21. GUILDFORD
- 22. HASLEMERE
- 23. HARROGATE
- 24. HENLEY
- 25. HORSHAM
- 26. HUNGERFORD
- 27. KINGHAM
- 28. LEEDS
- 29. MANCHESTER
- 30. MELROSE
- 31. MELTON MOWBRAY
- 32. MILTON KEYNES
- 33. NEWBURY
- 34. NEWCASTLE UPON
- 35. OXFORD
- 36. READING
- 37. RICHMOND
- 38. SEVENOAKS
- 39. SHEFFIELD
- 40. STOW-ON-THE-WOLD
- 41. STRATFORD-UPON-AVON
- 42. SUTTON COLDFIELD
- 43. SWANWICK MARINA
- 44. TUNBRIDGE WELLS
- 45. WEYBRIDGE
- 46. WINCHESTER
- 47. WORCESTER
- 48. 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

Knight Frank Offices

◆

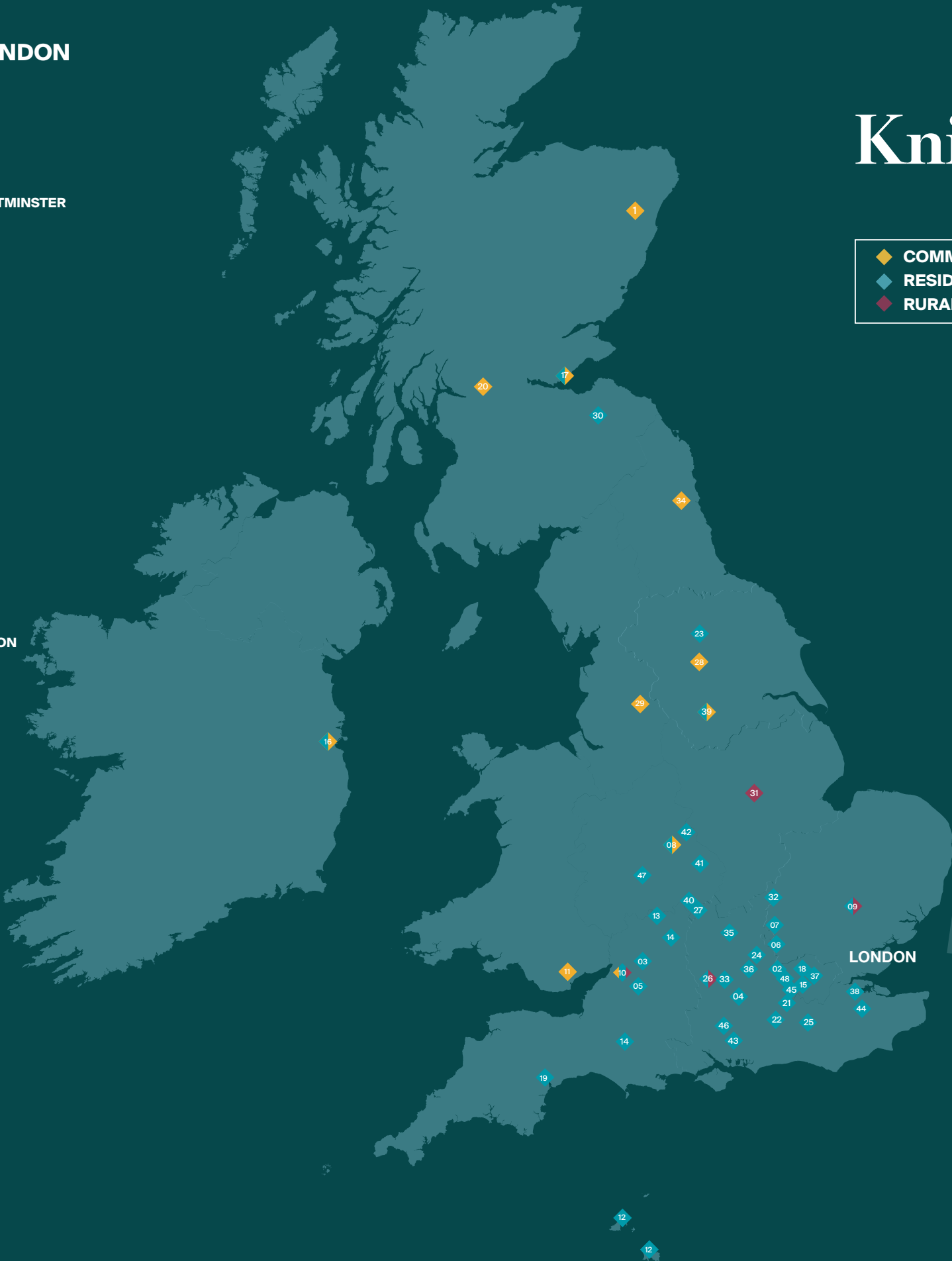
COMMERCIAL

◆

RESIDENTIAL

◆

RURAL



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KNIGHT FRANK

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Your partners in property

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