



Part of **HOWDEN**

Private Office



PRIVATE OFFICE

WELCOME

SINCE 1997 SPF, now part of Howden, has been servicing the property needs of wealthy individuals and their families from around the globe. The SPF Private Office was established to reflect our expertise in this area and our commitment to providing exceptional service to our high-net-worth clients and their advisers.

As brokers we work with our clients and their advisers to find the very best solutions to potentially complex scenarios.

We have built a strong reputation for providing best advice across a wide range of lending scenarios and have access to a huge network of property professionals, lawyers and tax advisers.

Our advisers in the Private Office, all experts in their field, welcome you with the utmost of professionalism and discretion, acting as a gateway to SPF's diverse and comprehensive lending proposition.

Mike Bodes

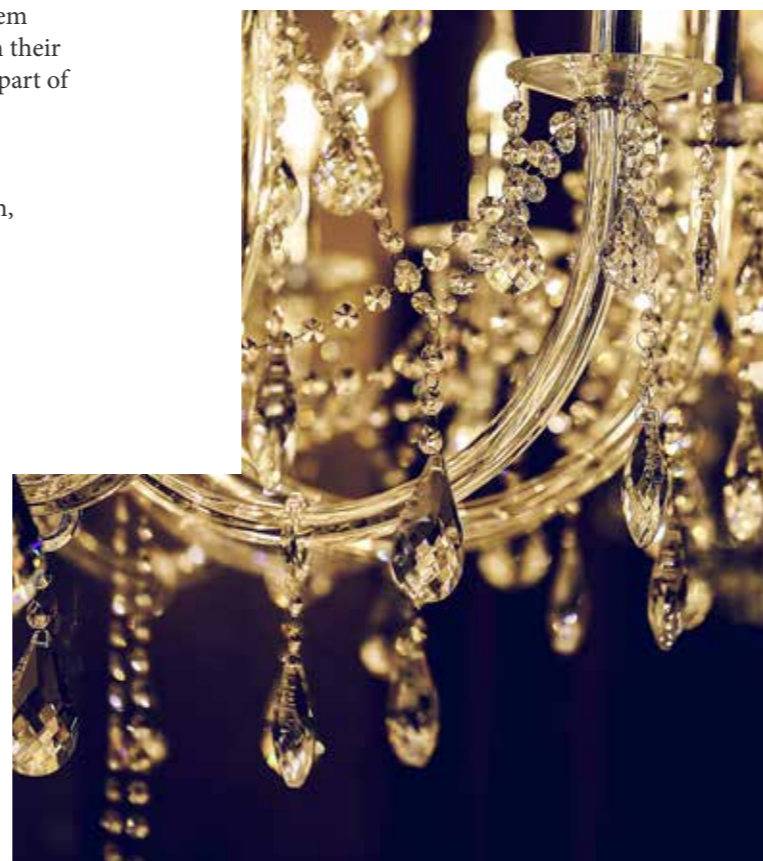
Head of Private Office

OUR APPROACH

We understand that our clients require a different level of service. SPF Private Office provides a single point of contact for wealthy clients and their advisers, giving them access to our unparalleled knowledge and connections.

The way in which we deliver our service is tailored to each individual's requirements. In some cases, a client may want us to deal with them directly, or in other circumstances, it may be we are involved with their Family Office or wealth manager. SPF Private Office is here to be part of the team, however that may be structured.

Our highly-experienced team are adept at dealing with UK and international clients, covering several languages, including French, Spanish, Russian, Greek and Mandarin.





PRIVATE OFFICE

PRIME RESIDENTIAL

With high demand for a limited supply of prime residential real estate, competition for properties is strong. Our job is to ensure that our clients are positioned in the best possible way to successfully ‘win’ the property by controlling the mortgage process.

Our involvement will provide reassurance to agents and vendors through our strong reputation for delivery. Helping to ensure that a lender can meet the required timescales is key to getting a deal across the line.

We work with more than 100 lenders, covering every lending scenario ranging from short-term finance through to traditional long-term mortgages, and we know the key contacts within them. We can often negotiate bespoke and preferential terms based on the significant volumes of lending that we place with them each year.

We also arrange post-acquisition refinance, to raise capital or to remortgage an existing facility.

FARMS & ESTATES

Financing a farm or country estate can be more complex than a standard residential mortgage. We work with lenders who take a long-term view on the plans for the property, land usage and succession planning so that solutions are fit for purpose both now and in the future.

Our clients can have very complex circumstances, ranging from family farmers and specialist food producers through to landed estates and rural businesses. We aim to get to know our clients, their business(es) and funding requirements in depth, so we can tailor a bespoke finance package. We work with an extensive network of contacts within the larger lenders, private banks, and specialist agricultural lenders.

Our team can arrange finance for various scenarios including:

- Purchase of farmland, country estates, rural businesses and equestrian properties
- Re-finance/consolidation of existing debt onto a more efficient and structured basis
- Green projects and renewable energy
- Diversification projects
- Investment in off-farm assets such as commercial or residential property investment
- Capital/infrastructure project finance





PRIVATE OFFICE

INTERNATIONAL PROPERTY

SPF is one of the few UK mortgage brokerages to have an international mortgage desk, dedicated to advising clients buying abroad. The process of buying international real estate varies from country to country and dealing with overseas banks and agents, particularly if there is a language barrier, is demanding and time-consuming.

With 30 years’ experience in arranging finance on prime overseas property, our multi-lingual team has access to a panel of niche international lenders and private banks. We manage the mortgage transaction to completion, liaising with all parties involved throughout the process.

Terms are bespoke and our depth of experience is invaluable in selecting the right lender. Optimum lending also takes into account factors such as wealth and inheritance tax planning.

Discretion is at the heart of our relationship with every client and all enquiries are treated in the strictest confidence.

We advise clients looking to buy in the following countries: France and Monaco, Spain, Portugal, Italy, Switzerland and the Caribbean. Countries further afield are considered on a case-by-case basis.



REAL ESTATE - DEBT ADVISORY

Our Real Estate – Debt Advisory team has an exceptional track record in arranging funding across a wide range of commercial property sectors, including residential, retail, office, leisure and industrial.

This highly-experienced team has long-established relationships with the leading providers of commercial lending, including banks and building societies, specialist lenders and private banks. We can help whether you are looking to refinance existing assets or complete on a new purchase.

Typical deal sizes range from £5 million to £100 million and solutions are available on even the most complex and time-sensitive of cases.

Our clients range from boutique hoteliers through to renowned UK housebuilders and landowners. The areas we cover include:

- Commercial investment
- Development finance
- Student accommodation
- Healthcare finance
- Hotel finance
- Residential investment portfolios





PRIVATE OFFICE

INHERITANCE TAX AND LIQUIDITY PLANNING

Accessing significant lending facilities and having substantial levels of wealth exposes clients to financial, legal and tax risks that are often overlooked by other brokers. At SPF, we recognise the need to provide a holistic service to our clients, and ensure that their families, their estates and their businesses are not left exposed when an unexpected or untimely death occurs.

In addition to having suitable legal arrangements in place, such as a Will, we recommend that clients take out suitable life insurance. Life insurance is a vital wealth planning tool – when structured correctly, the proceeds of a life insurance policy will enable outstanding debts and tax liabilities to be repaid immediately, thus ensuring an individual's assets can be passed on in a timely manner. Without suitable life insurance in place, significant liquidity issues can arise, leading to unnecessary financial distress at an already sensitive and difficult time.

Our team can secure life insurance for clients residing in the UK and internationally. Through our extensive relationships with UK and non-UK insurers, we can arrange policies appropriate to each client's individual circumstances, whilst being sympathetic to cross-border tax considerations. We work in a complementary fashion with other professional advisers and are well-placed to assist with sums rising to £150 million.



OUR TEAM



Mike Boles
Head of Private Office

Mike joined SPF in 1997 as part of the original launch team, overseeing various aspects of the business. Mike's area of expertise lies in arranging large and complex residential mortgage deals. He is also responsible for developing and maintaining relationships with the private and offshore banks that service the high-net-worth market.

t: +44 (0)20 7330 8568
e: mboles@spf.co.uk



Russell Jones
Prime Residential

Russell quickly established himself in the high-value mortgage market, having joined SPF in 2000. Russell specialises in the prime residential London market and has a wealth of knowledge and experience in this sector. He is one of SPF's top performing residential mortgage advisers.

t: +44 (0)7968 553 302
e: rjones@spf.co.uk



Simon Ward
Residential and Commercial

Simon is involved in a wide range of high-value transactions for a broad spectrum of clients across all sectors. Key specialisms include commercial development and large-scale residential development.

t: +44 (0)7967 555 861
e: sgward@spf.uk

OUR TEAM



David Yeadon
Real Estate Debt Advisory

David started his career in commercial mortgages in 1986 and has been with SPF since 2001. David is renowned in the industry for the high-value commercial transactions he arranges. These transactions are arranged on behalf of a broad spectrum of clients from across all sectors.

t: +44 (0)7967 555 884
e: dyeadon@spf.co.uk



Miranda John
International Property

With a career in international mortgages spanning 30 years, Miranda has built strong, trusted relationships with private banks and overseas lenders. Miranda provides an exclusive service tailored to the requirements of high-net-worth individuals to secure the best available terms. Law firms, tax specialists, property agents and banks regularly refer their clients to her.

t: +44 (0)7812 965 518
e: mjohn@spf.co.uk



Sarah Kelly
Prime Residential

Sarah joined SPF in 2018 to focus on high-value mortgage broking, having previously been a private banker for over a decade. Her first-hand experience at working within a private bank is invaluable to the team. Sarah has an extensive network of contacts, built on her strong reputation in this field.

t: +44 (0)7970 814 463
e: skelly@spf.co.uk

OUR TEAM



Michael Lord
Farms and Estates

With an agricultural and banking background, Michael's area of expertise lies in arranging finance for farms, rural businesses and landed estates, having previously worked for a leading agricultural lender for 14 years. Skilled in lending, business management and sustainable agriculture, Michael is also a managing partner of an arable farming and contracting business in the Cotswolds.

t: +44 (0)7519 326 098
e: mlord@spf.co.uk



Rob May TEP
Life Insurance and Inheritance Tax Planning

Rob is a leading international life insurance adviser and Trust and Estate Practitioner (TEP). He acts for high-net-worth individuals, businesses, and trustees, with expertise in large and complex risks. His in-depth knowledge of the life insurance market combined with his experience in wealth and estate planning, enables him to take a unique and holistic approach to advising his clients.

t: +44 (0)20 7330 8586
e: rmay@spf.co.uk

WHAT OUR CLIENTS SAY ABOUT US

31 August 2023

We had a great experience with SPF. They are extremely efficient, knowledgeable and you can expect fast and clear communication. They took the time to understand the specifics of our situation and guided us through our home buying purchase, and no question seemed to big or small for them. I will definitely be working with SPF on my next mortgage and will be recommending them highly to my friends and family.
Mr J

03 July 2023

SPF Private Clients were a pleasure to work with, totally professional, knowledgeable and always willing to go the extra mile to customise their services to my unique circumstances and requirements. I would highly recommend them, I have already done so to my friends and family!
IS

12 June 2022

Yet again we found SPF to be professional and caring. The level of service they provide is to the highest standard delivered with flexibility to suit our mortgage needs both immediately and with consideration to the longer term future.
Mr D

18 April 2023

Fantastic, we couldn't have done it without them. Super proactive with getting things sorted, always able to keep things moving when needed! Couldn't have asked for a better broker.
AL

10 November 2022

We have used SPF for multiple mortgages on a range of properties over an 8 year period, and they always deliver. Even in the current marketplace they manage to calmly navigate the stormy seas to calmly deliver the right result. Exceptional service every time...I wouldn't go anywhere else.
TR

26 July 2021

Excellent service. Very efficient and provide lots of good advice and options to allow you to make an informed decision. Always there to make the process as easy as possible. Have used them for many years now and will continue to do so for many more.
Mr. Gregory

Your home may be repossessed if you do not keep up repayments on your mortgage or any other debt secured on it. Changes in the exchange rate may increase the sterling equivalent of your debt.

The value of investments may fall as well as rise and you may not get back the full amount invested. Past performance should not be taken as an indicator of future performance.

We may charge a fee. The exact amount will depend on the amount of work undertaken. SPF Private Office is a trading style of SPF Private Clients Limited.

SPF Private Clients Limited is authorised and regulated by the Financial Conduct Authority (FCA). The FCA does not regulate some forms of buy-to-let, overseas and commercial mortgages and taxation advice.

SPF Private Clients Limited, 33 Gracechurch Street, London, EC3V 0BT.

Bristol

Cambridge

Edinburgh

Guernsey

Hong Kong

London

Manchester

Oxford

Singapore

☎ +44 (0)333 222 6688 ✉ privateoffice@spf.co.uk