

COMMERCIAL FINANCE  
**HOTEL FINANCE**

The hotel sector offers investors both long-term income and attractive returns, as well as opportunities to add value. Subsequently, confidence in the growth of the sector is strong, which means funding is becoming more widely available. If you require funding for the purchase or development of a hotel, SPF's experienced commercial brokers can help.

Traditional banking options continue to be strong with an appetite to finance both development options and stabilised assets. The main source of funding remains the UK banks although lending options have increased with a number of overseas lenders and insurance companies also providing finance for good quality projects. UK banks prefer to lend on a multiple of Earnings Before Interest, Tax, Depreciation and Amortisation, depending on the leverage being sought. Insurance companies can also provide longer-term financing options.

SPF has been involved in arranging finance on a wide range of hotel projects, from high-end to boutique for many years, so we are fully aware of the particular challenges involved. Criteria vary from project to project and are reviewed on a case-by-case basis so SPF's experienced commercial brokers can guide you through the process, negotiating exclusive offers and rates. We often introduce clients to lenders they have never even heard of and normally would not be able to access without our assistance. This means that even on the most complex of deals you can rest assured that you are getting the most suitable finance at the most competitive of rates.

We would typically start with a face-to-face meeting to really get to know you and to gather all the information we need. We use this opportunity to explain what we can do for you before going away to do our research and coming back with indications. We then arrange meetings with the most appropriate lenders for your particular situation.

We can help resolve even the most complex and time-sensitive cases, providing the bespoke financial solution you need.

For more information about hotel finance, contact:

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We may charge a fee, the exact amount will depend on the work undertaken and will be confirmed to you before any work is undertaken.



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The FCA does not regulate some forms of buy-to-let, overseas and commercial mortgages.