SPORT & STADIUM

Financing Your Stadium Upgrade

Floodlights, LED screens, grow lighting, audio and IT — how UK clubs structure the capital.

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CHAPTER 01

Why finance stadium infrastructure

Stadium and training-ground upgrades typically involve six-figure capital projects with long useful lives and clear revenue impact — a new floodlight scheme extends the fixture list, LED screens open matchday commercial inventory, grow lighting protects the pitch through a heavy calendar. All of these can be financed over the useful life of the asset rather than paid from a single year's cash reserves.

We work with EFL and National League clubs, county cricket boards, rugby clubs, golf clubs and grounds contractors. The finance principles are identical: match the payment profile to the revenue the asset unlocks.

> **Rule of thumb**
> If the asset generates or protects income over 5+ years, finance the capital cost over a similar term. Paying up front from reserves ties up capital you'd rather deploy against the pitch.

CHAPTER 02

The six categories we finance

01 Mowing, renovation and grounds equipment

Ride-on mowers, cylinder machines, scarifiers, aerators, top-dressers and renovation kit. Typical spend £30k–£250k depending on fleet size. Financed over 3–5 years on HP or finance lease.

02 Floodlights

Full LED installations — columns, luminaires, cabling, control gear and commissioning. Typical spend £150k–£600k for a full four-corner scheme. Financed over 5–7 years to match the depreciation of the installation.

03 Stadium pitch grow lighting

SGL, MU or similar UV/PAR rigs to keep natural turf alive through winter fixtures. Typical spend £300k–£1.2M depending on pitch size and coverage. Usually financed over 5 years.

04 LED screens and perimeter boards

Big screens, scoreboards and rotating perimeter LED. Typical spend £150k–£900k. Screens often open new commercial revenue — matchday sponsorship, LED advertising slots — which can offset the monthly payment.

05 Stadium audio systems

PA, speaker arrays, delay stacks, control racks and safety announcement systems. Typical spend £80k–£400k. Regulatory driver — safety-certified systems are non-negotiable for licensed grounds.

06 IT and matchday operations

Ticketing platforms, access-control turnstiles, CCTV, back-office servers and stadium Wi-Fi. Typical spend £50k–£500k. Shorter 3-year terms suit the refresh cycle.

CHAPTER 03

Structuring the deal

Sports clubs almost always benefit from a finance lease or contract hire rather than HP. The rentals are a fully deductible operating cost, the kit is off the balance sheet under FRS 102 Section 1A, and the payment profile can be shaped around the season.

Category	Typical term	Preferred structure
Grounds equipment	3–5 years	HP or finance lease
Floodlights	5–7 years	Finance lease
Grow lighting	5 years	Finance lease
LED screens	5–7 years	Finance lease
Audio systems	5 years	Finance lease
IT and matchday	3 years	Finance lease or contract hire

Seasonal payments

Weight payments toward the season — heavier during the fixture list, lighter in the summer close-season. Common on National League and EFL deals.

CHAPTER 04

Worked example — floodlight upgrade

A National League club upgrades to a full LED four-corner scheme at £420,000. Financed on a 6-year finance lease at illustrative 8.5% APR, annual payments in advance timed with season-ticket revenue.

- Capital cost: £420,000
- Term: 6 years, annual in advance

- Illustrative annual payment: £86,400
- Rental treated as operating cost — fully deductible
- New fixture inventory generated more than covers the annual cost

> *“We financed our floodlights, grow lighting and LED perimeter with Buckingham across three separate agreements timed with our season. Nothing off the operating budget in a single year.”*

CHAPTER 05

Refinance and capital release

Existing owned equipment — mowers, floodlights, screens — can be refinanced to release capital for the next project. Common where a club has invested from reserves and wants to redeploy that cash into pitch infrastructure or squad budget.

- Typical refinance term: 3–5 years.
- Advance based on written-down value and useful life remaining.
- Funds released in a single lump against your nominated bank account.

NEXT STEPS

Let's talk numbers.

Every situation is different. Send us a note with the asset, the ballpark cost and your preferred term — we'll come back with structured options, indicative payments and the tax treatment for each route.

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