



## Niche banking, a great service and more growth!

**Welcome everyone to our latest newsletter, I think it's fair to say that this edition has something for everyone and is the best example yet of what makes Cambridge & Counties different!**

When a lender uses the term niche, it indicates that they do something that is different to the mainstream. This newsletter highlights our niche services which include being able to look through a proposal to identify the real risks of something rather than treating all deals in a tick box manner, which is evident through the range of deals we funded in the last month. These include Scottish Castles and holiday home parks and even horsebox/race car transporters, demonstrating our ability to think outside the box.

On the back page you'll see that 2017 was another record year for the Bank in terms of lending, deposits and profits. However, the figure we remain most proud of is our 99% new customer recommendation rate, which is down to how well our introducers and the Bank work together to deliver the right solution for the client – therefore it's a "pat on the back" for all of us.

You may also be encouraged to know that we have no plans to stand still and in addition to Millie joining the Leicester team, I expect to announce further additions to the team in both Cardiff and Manchester soon.

Finally, I look forward to catching up with the majority of you in June when for the first time we are taking a stand at the NACFB Expo.

**Simon Lindley**  
Chief Development Officer





# Property Finance

## Millie Joins the Midlands

Our latest recruit Camilla Darby joins us as Business Development Officer in our East Midlands regional Business Development Team.

Camilla, better known in the office as Millie, joined the Bank after recently graduating from the University of Nottingham with a degree in History and Eastern European History. Millie is excited to be working alongside our Leicester based veterans Adam Jolley and Steve Adams.

Steve Adams, Director of Business Development was excited to have someone new to the industry join the bank in the early stages of their career, "Cambridge & Counties will provide Millie with an ideal and fast-paced environment in which to start her career in the world of commercial finance."



## A Castle Fit for a King

Castle Toward, one of Scotland's most well-known stately homes is ready to undergo a multimillion pound development following the purchase by award-winning owners.

Keith Pulner approached Cambridge & Counties with a vision for the Grade B listed castle in an aim to boost the local economy, create jobs and secure the future of the house and grounds. Sue Higginson, our Senior Business Development Manager for South East, said: "It is clear that Denise and Keith have a passion and vision for Castle Toward and it's great that we have been able to help them realise their ambitions and aspirations."

Keith Punler, Director, said: "The support and funding from Cambridge & Counties Bank has been at the heart of our plans to turn Castle Toward into an even more successful local and national landmark. It has helped put the Castle on a firm financial footing as it enters the next exciting era in its history. The bank took a hands-on approach, with the loan being made available within a month from approval, and we are now very excited to bring our vision for Castle Toward into fruition."



## Shoot for the Stars

On 18th April, our Business Development team hosted a clay pigeon shooting for 60 of our key introducers at the beautiful Cloudside Shooting & Sporting Club.

In true Cambridge & Counties style, we welcomed our guests on a sunny morning with a relaxed breakfast, a good opportunity for our Brokers to learn a little more about our team. A great day was had by all and we had 3 joint winners with a score of 23 out of 25! They were Will German of Cambridge & Counties, Paul Wilcox of GDP Funding and Russell Worthington, a long term customer of the Bank. The wooden spoon went to Graham Smith!

We received lots of positive feedback on the day and were happy to host such a great day out for our brokers and business partners alike.

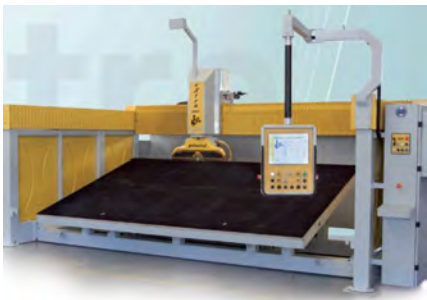
# Asset Finance

## Cutting Funds Free

We funded the purchase of a Monoblock CNC Sawing machine for a new client who specialises in the stone masonry industry.

The deal was for the refinance of a used machine that was previously purchased by the client from the company's cash flow at the time for £95,000.

With an 80% advance over a 60 month term, we've helped our clients by releasing funds that will be used as working capital as well as allowing business restructure to maximise efficiency and output.



## Meet the Team

**Andy Buss**  
Business Development Manager – South West & Wales

This issue we find out about Andy and his love of football.

**When are you happiest?**  
On the back of a Liverpool win!

**Where did you have the best meal of your life so far?**  
On honeymoon in the Maldives – Fishing Maldivian style, caught our own fish, which was BBQ'd & served to us on the beach.

**What's your favourite outdoor activity?**  
Playing football.

**What's your biggest irrational fear?**  
Getting old!

**Name three things you couldn't live without.**  
My family, my car & my phone.

**If you had a time machine, and could go to any time/place in the world, where would you go?**  
Wembley 1966 – Can't see England winning the world cup again in my life time!

**Tell us your favourite quote.**  
"Try not... Do or do not... there is no try." Yoda

**What is number one on your bucket list?**  
Lads trip to Vegas! (Planned for 2018).

**What characteristic do you most admire in a co-worker?**  
Taking ownership and going above and beyond on behalf of the customer to service their needs.

**Best work-time lunch?**  
Greggs' Chicken & Chorizo Baguette.

**What would your superpower be and why?**  
Teleportation – When life gets too much, teleport to a nice beach somewhere hot!

**Most used App?**  
Candy Crush.

**Best piece of advice you've ever had?**  
"Join the Bank, job for life". My Dad.



## An Impressive Investment

One of our latest projects include a sale and leaseback deal spread over a term of 48 months for a vehicle used by the director of our client company.

The vehicle is one we were quite impressed with; a new HyBred Horsebox race car transporter and motorhome, fully kitted out and fitted to the chassis of a Volvo Globetrotter. The pictures pretty much speak for themselves!

The vehicle is to be used by the company director for racing grass track cars as well as being hired out to other sporting businesses throughout the UK.





## 2017 – A Year in Numbers

Our Annual Results for 2017 have been announced and we've hit another record year, with a profit before tax of £24.4m! Visit [ccbank.co.uk/ar](http://ccbank.co.uk/ar) to see the full summary which includes highlights and reviews from our CEO and Chairman.

New customer recommendation

99%

Pre-tax profit up  
**35%**

£24.4m in 2017

£18.1m in 2016

Lending up  
**17%**

£690m in 2017

£588m in 2016

Deposits up  
**17%**

£798m in 2017

£685m in 2016

Total assets up  
**18%**

£879m in 2017

£746m in 2016



## NACFB Commercial Finance Expo 2018

The NACFB Commercial Finance Expo comes back to Birmingham on 20th June at the NEC and we are pleased to say that we'll be there for our first ever exhibition experience.

We're excited to be there as it gives us a chance to see our existing brokers and business partners as well as making new connections.

Come see us for a chat and meet our regional Business Development team. We will be at stand **E07** and look forward to seeing you there!

## A Highly Commendable Achievement

Following on from our last newsletter, we are pleased to announce the Bank was Highly Commended in the Best Business Fixed Account Provider category at the Business Moneyfacts Award 2018!

We were also nominated in the categories of Best Business Variable Rate Deposit Account Provider and Best Service from a Commercial Mortgage Provider and hope for continued success at the 2019 Awards.

We want to thank all our brokers and business partners who helped shortlist us for the Best Service from a Commercial Mortgage Provider category, it's testament to the fact that our brokers understand our business model and what we try to achieve in the market. We want to send our congratulations to all the winners of the night.

