



## Does it Make the Boat Go Faster?!

### I recently attended a seminar in which the speaker had worked with the Cambridge University Boat Racing Team.

He spoke about their unique sense of purpose and how it dominated their approach to everything, in short whenever a member of the team asked if they could do something, the answer was always the same "Will it make the boat go faster?". To them, beating Oxford in one race on one specific day was all that mattered and this clear sense of purpose was paramount in a high performing team to ensure focus and avoid distractions.

The same also applies to most businesses as we are generally good at knowing how or what we do but not as confident when asked why. At Cambridge & Counties we have always had a clear sense of purpose and this hasn't changed, our business is built on providing a value based option to our clients, combining our experience with a first class service for which we charge a premium price.

I mention this because as we enter another challenging year with the usual uncertainty around Brexit, interest rates and the economy, it becomes more important for businesses to have a clear sense of purpose and direction. Of course you should try

new ideas and ways of working but they must be aligned with your true purpose otherwise the probability is that they either won't work or they could damage your core brand and reputation.

Having said that, as Cambridge & Counties Bank continues to grow with further investment in our front line coverage and new products, you can rest assured that at all times the question we will continue to ask ourselves remains "Will this improve the customer/broker experience and add value to what we do?", as we know this is what makes our boat, and yours, go faster!



**Simon Lindley**  
Chief Development Officer

## Property Finance

### Moving Marco

Our Director of Business Development – West Midlands, Neil Reddington, has welcomed Marco Brice to the team as Business Development Officer.

Marco, who joined Cambridge & Counties Bank in 2016 fresh after graduating in Economics & Management from Aston University, joined the East Midlands team as a Business Development Officer and after a year decided to take up a role in his now home city of Birmingham to further develop his career.

Neil said, "It's fantastic to have such an eager professional join the team, and I really believe it will help him to see the value of traditional banking along with our personal and straightforward service."



### Tell us what you think...

We love talking to our Brokers and Business Partners when it comes to developing and improving ourselves and the service we provide. That is why we're keen to get your opinions on our newsletter. If you have any feedback on the current content and if there is anything you'd like to see in future editions, drop us an email at:

[news@ccbanc.co.uk](mailto:news@ccbanc.co.uk)



### Students: Financed!

We recently refinanced a Bradford student accommodation block in just 6 weeks, with a deal that began 6 days after Steve Adams, Director of Business Development, first met our customer.

The 120-unit Malik Halls on Great Horton Road, which was purpose built 9 years ago, has an equity release earmarked for another project by its owner Jerry Malik. Malik Halls is fully let to students of Bradford University which is ideally located just over the road from the accommodation.

Jerry said, "It's the first time I have worked with Cambridge & Counties Bank and I have been really impressed."

I was really pleased not only with the speed but also the thorough understanding of the business they achieved. I'll certainly want to work with Cambridge & Counties again!

Our Director of Business Development, Steve Adams, said, "Jerry's vision in developing Malik Halls was excellent and we were keen to be involved in a venture with such a strong track record."



### Investing in the Next Generation

We're proud to announce our support in the refinancing of Oxfordshire nursery, Scamps of Benson, who are adding 50% more places for local children.

The nursery, established by Susan Johnson in 2001, has a long waiting list of local families and will be increasing its places from 50 to 75. This will be done through the aid of a long term loan which in turn will also repay two bridging loans.

Susan said, "My amazing broker Chris highly recommended Cambridge & Counties to me. The business had been through tricky times through no fault of its own and this feels like a new beginning – a rainbow at the end of a storm. It has been amazing to work with a bank that actually listens to our needs rather than talks only about its criteria. I've had more support and interaction with the people at Cambridge & Counties than the business has had in the last 14 years with our main bank."

## Asset Finance

### If You're Looking for a Sign...

We recently provided asset finance for a sign manufacture and print company to support their desire to expand and take over an additional commercial unit.

The finance we released allowed them to purchase a new Rollroller flat-bed applicator, this allowed them to automate the sign making, increasing efficiency and productivity within the business, supporting the business's expansions plans for 2018.

Our Business Development Manager, Nikki Miller, went to see the client along with the introducer where the finance was agreed and signed for.



### Potential for Growth

We recently funded a new Ransomes Sports Cutter at a cost of £110,000 for a national turf and grass seed company.

The company, who are specialists in the field (pardon the pun!), provide sports surfaces for a wide range of sports including football and several Premier League and Championship clubs as well as rugby and golf clubs and race courses. They also provide grass surfaces for parks and public spaces.

Due to their increased acreage they have invested in an additional mower. The mower has a 16m wide cutting width and is the largest of its kind which is handy for the summer as all their

turf requires mowing 2-3 times a week during this season.

Simon Hilyer, our Senior BDM stated "The machine was manufactured in Luxembourg and we provided funding for the machine on arrival in the UK, over a period of 5 years to match the companies cash-flow. Being from a farming background, I know this is an impressive piece of equipment and the investment shows their long term plans to continue to grow their business."



### Meet the Team

**Nikki Miller**  
Business Development Manager  
– Asset Finance

This issue we find out about Nikki, her cat Jessie and a holiday wedding.

#### Do you have any nicknames?

One of my good friends calls me Cathy. He's a head chef at a local pub & when we book a table I have to call myself Cathy or they don't know who I am!

#### If you could be any animal, what would you be and why?

I wouldn't mind being my cat Jessie, she moved in 2 years ago & is well & truly spoilt.

#### First concert you went to?

Salt & Pepper at the Cambridge Corn Exchange back in the 80s!

#### Most challenging part of your job?

Operating in a very competitive sector, but this is often what's most rewarding about it!

#### Guilty pleasure?

Crisps! I love every flavour... never invite me round for nibbles!

#### How did you get into Asset Finance?

After 15 years as a Commercial Property lender an opportunity came up 3 years ago to learn Asset Finance in the agricultural sector & I have enjoyed it ever since.

#### What is your best holiday memory?

Getting married in Sorrento in 2012, accompanied by a Registrar, two random Italian witnesses & a man with a mandolin.

#### What is a trait you value in a colleague?

A sense of humour. It makes being part of a team thoroughly enjoyable.

#### What is your signature dish?

Home-made fish pie.

#### What is your favourite time of year?

Springtime, just makes you feel happy & living in the country side it's a wonderful time of the year.

#### What do you enjoy most about your work?

Being able to make a real difference to peoples businesses.





## It's a Fact; Three is the Magic Number!

What a great start to the year. We're incredibly proud to be nominated for the Moneyfacts Business Awards for a third year running.

We are chuffed to bits as we've been short-listed in the following categories:

- Best Business Variable Rate Deposit Account Provider
- Best Business Fixed Account Provider
- Best Service from a Commercial Mortgage Provider

From the nominations, we know that the hard work and dedication we put in doesn't go unnoticed by our Business Partners. We are especially proud of the 'Best Service from a Commercial Mortgage Provider' nomination as this is short-listed by your suggestions. We want to say a huge Thank You to our Brokers and Business Partners for taking the time to do this, and short-listing us for a second year running!

Watch this space...

## The Season of Giving

Colleagues here at Cambridge & Counties joined forces with Leicestershire Cares to donate more than 200 toys for local children in their Collect for Christmas Appeal.

For a third year running, co-ordinated by purchase ledger clerk Kellie Lee and financial accountant Katie Garrick, the Bank donated a variety of gifts suitable for children of various ages, including Lego sets, skateboards, dolls, air hockey, puzzles, board games, craft sets and more!

Leicestershire Cares community development manager Sarah Green said, "The generosity of the caring staff at Cambridge & Counties to help others is simply amazing and their donations will make a tremendous difference to Toys on the Table and the children it supports."

## And the Winner is...

For our December 2017 newsletter, we ran what has now become our annual Christmas quiz, sending it to all our Brokers and Business Partners with the chance to win an Apple iPad!

We had an influx of responses which was great, especially since the questions were much tougher and most of the Business Development team struggled with the answers so fear not if you were in the same situation!

We would like to thank everyone that took the time to complete the quiz, however, there can only be one winner, and we are pleased to announce that Jodie Stevenson of Sunniva Group Ltd. was the lucky one.

Jodie and her partner Matt are expecting their first child and the win has come at a time when they would not be looking to spend money on these sorts of things, but it will be well used to document the new arrivals progress.

