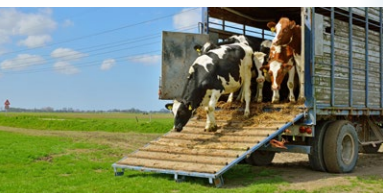




# WHATEVER FIELD YOU'RE IN... WE'LL HELP YOU TO GROW



**Rural Asset Finance – a specialist direct lender to help you fund, diversify and future-proof your business**

## Who are Rural Asset Finance?

We are a specialist direct lender to British farmers to help them fund, diversify and future-proof their farm-based businesses.

As someone who grew up on a family arable and livestock farm, I truly understand the issues faced by today's farmers. That's why we set up Rural Asset Finance – with the specific purpose of providing direct funding to the British agricultural community in the post EU-subsidy landscape.

Our team members also have farming backgrounds, with 100 years of individual agriculture knowledge and experience. We empathise with the choices many farmers face about their future – whether that's continuing and expanding their traditional food production, pursuing environmental land management



schemes, investing in state-of-the-art agtech or diversifying into innovative different revenue streams.

We know how farms work, and we also understand business. But you know your own farm best – so we work WITH you to help you plan the future YOU want.

In this booklet we explain what we do, how we can help – and show you just a handful of the projects we've financed and farmers we've helped to secure their futures.

Whatever your plans, whatever your dreams – we can help you access the funds to make them happen. Above everything else, we support the farmer.

**Matthew Smart**





As a non-bank lender, we can be flexible organising, facilitating and structuring the most suitable business loans in tandem with equipment financing facilities for each individual customer.

We offer loans secured on land and buildings, often in combination with equipment finance also on fixed-term, fixed-rate hire purchase or lease. If you own land or equipment assets already, we can use them as security for new loans, to fund new projects.

Our fixed-rate, fixed-term finance gives you the reassurance and certainty you'll be paying exactly the same amount every month – regardless of whether interest rates go up.

You can use the various government grant initiatives as a deposit and fund the rest through us. This not only gives you the funds you need, it helps protect your own cash flow, preserving your own funds for unforeseen working capital requirements until your new venture starts to pay for itself.

## Modern finance with traditional customer service

Rural Asset Finance is about partnership, standing with you to support you on your journey. We don't do tick boxes – instead we get to know you and how your business works and work with you to find the funding solutions that suit you best. We keep in touch, building long-term, friendly, face-to-face trusting relationships. Many of our clients we have worked with for decades, and return time and time again for financial support they know they can trust.

## A one-stop shop

Uniquely, we have all the skills required to deliver everything we promise in-house. From fund management through credit and legal, to hands-on farming experience, Rural Asset Finance is a one-stop shop of professionals with years of agricultural experience building the professional yet personal relationships required to make things happen.

So whether you want to fund a new tractor purchase, buy the neighbouring farm, or start a whole new business venture, we can help! It all starts with an idea – and we'd love to hear yours. Get in touch with us today.

### We can finance:

- **Vehicles** – including tractors, combines, lorries, 4x4s, electric vehicles and golf cars
- **Buildings** – including cattle sheds, chicken sheds, grain stores, stables and cold stores
- **Machinery** – new and used farm machinery up to 20 years old, fixed equipment like milking robots and parlours, specialist equipment like horticultural transplanters and potato boxes
- **Diversification projects** – including farm shops, garden centres, glamping, holiday accommodation, fishing lakes, vineyards, micro-breweries and equestrian centres
- **Renewable energy** – solar arrays, battery storage, biogas production, ground source heating and wind power

## What do we fund?



### Food Production

TJ O'Hagan grew up on a family farm and knew the business inside out. But he worked elsewhere as a welder, so when his dad gifted him land to set up his own poultry farm, no bank would lend him the money to do so, because according to their tick-boxes, he had no experience.

So TJ contacted us at Rural Asset Finance. We took the time to get to know TJ and his family, could see his vast farming knowledge and we understood how the business would work in practice. We viewed the business plan as a whole, taking all his background and experience into account, and arranged a £900,000 loan secured against his land for state-of-the-art chicken sheds. Within a year his business, Beltany Poultry, is supplying 30,000 eggs a day to Stonegate, one of the UK's leading food companies.

*"Matthew instantly got what I was trying to do and understood the whole situation. The banks couldn't understand how the business would work but Matthew took into account all my farming background, that my dad and brother were just over the fence and would be helping out, that I actually had a vast lifelong knowledge of how farms work. He instantly grasped how it would work – and that's because he knows what it's like to be a farmer."*

**TJ O'Hagan**



## Diversification

MORTON'S and Boyces Fen Farm has supplied high quality beef to local businesses for generations, but wanted the flexibility of another revenue stream. So they cleaned and dug out the lake and stocked it with fish on their land in West Norfolk and approached us to fund five shepherd's huts to rent out for fishing holidays.

Having funded similar projects in Devon, Cornwall and Cumbria, we not only

facilitated their purchase of the huts, recommending a high-quality supplier we'd used before, but also used our knowledge of Caravan Club licences and planning to help them create the most cost-effective business solution.

This, combined with advice and support from our in-house credit and legal teams on their longer term financial plans, will give the business owners the additional income they wanted for generations to come.

*"Matthew had previously helped our parents, funding equipment on the cattle farm. As the next generation we wanted to add something different and saw the potential of fishing weekends, so we cleaned, dug out and stocked the lake, but needed help with the accommodation. RAF helped us source a reliable supplier and we funded the huts on hire purchase, so didn't need to use our land as a security. They've also helped us with the legals and business forecasting and we look forward to welcoming our first guests!"*

**Alix Golding-Mills, Boyces Fen Farm**



## What do we fund?



### Flexible funding technology and innovation

Tech is revolutionising farming and we are helping farmers to access a wealth of innovative machinery. Among our many exciting projects, we provide funding for the very latest robotic, driverless tractors – which can work 23 hours a day without a break and save huge sums on labour costs. Working with machinery manufacturer AgXeed as it launches a dealership network in the UK, we can offer affordable, tailor-made, fixed term, fixed price leasing and hire purchase solutions to both dealers and farmers that oversee these amazing machines' journey all the way from factory to farm.

*"We came to Rural Asset Finance because of their flexibility, professionalism and agricultural knowledge. We're confident in Ben and Matthew going out onto farms, meeting the customers and tailor-making the right package to suit their cash flow. They're friendly, they speak farmers' language and they really know what they're doing."*

**Peter Robinson, UK Head of Sales, AgXeed**



## Diversification - Renewable energy

Gladwin's Farm in Essex had already created significant alternative revenues by converting barns and buildings into 13 luxury holiday lets, including a swimming pool, sauna and tennis court. Initially to become an eco-friendly holiday destination for families and then with soaring energy costs, they looked for a solution to save on their electricity bills while still promoting their green credentials. RAF funded £300,000 of Push Flex solar and battery back up storage on a 7 year finance lease needing no security on land or the building, which immediately gave them the reassurance of a fixed repayment every month instead of variable energy costs, regardless of price rises – and will put them on course to being energy self-sufficient.

*"We've worked with Matthew for well over 20 years since he funded our first farm tractor. As we've wanted to diversify, he's always had the solutions to help us move forward both on the farm and with new projects. Rural Asset Finance understands lending on future business cash flows. Whereas banks might just look back at your historic figures and decide on that, RAF get to know your whole business, both the history and the future plans they genuinely understand farmers and work with you, supporting your diversification plans to increase future revenue."*

**Stuart Bradshaw, Co-Owner, Gladwins Farm**





## YOU SOW THE SEEDS – WE’LL HELP YOU GROW

### Want to secure your farm’s future? Get in touch!

Since launching in 2019, Rural Asset Finance has provided more than £100 million of finance to support farmers and agricultural businesses to move forward with confidence, building a future sustainable for years to come. From combines to caravans, straw-handling to solar panels, fodder beet to fishing lakes, we have helped our customers build the businesses they want.

So whether you want to expand your food production, invest in new tech, diversify revenues, protect the environment or develop renewable energy on your farm – we can help you today.

**Call us today on 0345 0303 475**

or you could visit our website, where you can see other examples of projects we’ve funded and use our no-obligation finance calculator to see how much it will cost.



**Call: 0345 0303 475**

**Email: [enquiries@ruralassetfinance.com](mailto:enquiries@ruralassetfinance.com)**

**Web: [www.ruralassetfinance.com](http://www.ruralassetfinance.com)**