



An Excellent Expo!

It was fabulous to catch up with so many of you at the recent NACFB Expo this year, especially as it was the first time we've exhibited at the event.

I thought the whole event was excellent and was delighted by the number of existing brokers who took the time to visit our stand for a catch up and the new introducers to understand how we differentiate ourselves from the competition. We even had a couple of our Scotland based brokers drop by. In fact, I was so impressed that we've already booked the same pitch for next year's Expo!

We had representatives on the stand from all of our regional Property Finance teams, as well as our Asset Finance and Classic Car Finance Teams - next year we might even see if we can sneak in a classic car or two!

The motivation for taking a stand is usually the thought of attracting new introducers. However, it was in fact an existing broker that convinced me to take the plunge. They commented that they were disappointed we didn't have a stand they could visit and have a catch up or introduce their contacts to and given the number of you who visited our stand this year, I think I owe that broker a drink!

All of this reminds me that at the centre of a good working relationship is a foundation of trust built on face to face meetings. Therefore, whilst email has its place, the importance of face to face, be it with brokers or with clients, should never be underestimated. This is one of the reasons we have expanded the number of people on the front line, as you will see when you read on - so let's not wait until next year's Expo to have our next catch up!

Simon Lindley
Chief Development Officer



Property Finance



Steve and Steve: Senior Business Development Managers

Our newest recruits in the regional Business Development Team share a striking resemblance... on paper!

Steve Taylor and Steve Cooper join our South West & Wales and North & Scotland Business Development teams respectively, as Senior Business Development Managers, with over 80 years industry experience between them.

Steve Taylor started his banking career with Barclays in 1986 and has since built an extensive specialist knowledge of the market through a number of specialist roles including recoveries and risk underwriting.

After his stint with Barclays, Steve became a self-employed commercial finance broker before starting in 2015 as Head of Credit for the Henry Howard Finance Group. Within this role, Steve established their Commercial & Property Finance Broking division, which led him to our Bristol office.

Steve Cooper recently joined after working for the likes of Bank of Cyprus, Bank Leumi UK and several other High St banks throughout his 40+ years within banking. Over half of this has been spent specifically in the property sector in both investment and development.

Upon joining Steve Cooper said "I have worked in many different roles but what I enjoy most is what I'm doing now, seeking out new prospects, engaging with them and their projects, forging good relationships and bringing new customers to the Bank."

Keeping Cool



Paul Armstrong of Kingsbarn Capital sent us this picture of him working hard whilst we keep him in the shade!



From Hotel to Housing

Our North & Scotland team recently refinanced 22 refurbished flats within an ex-hotel, now let to a local Housing Association.

The flats were financed for £770,000 at a LTV of 70% over a 30-year term. Our customer came to us due to time constraints and the need for a speedy completion, which we delivered in just one month.

Wendy Burton-Webster, our Senior Business Development Manager for the North & Scotland region worked on the deal and said "Thanks to our manual underwriting process and assessing each deal individually, we were able to help a housing association that connects with and provides accommodation for people at difficult times in their lives."



Asset Finance

Cutting Edge Finance

Working with an existing client, we recently fulfilled an immediate hire purchase finance requirement for a brand new Lakidis Guillotine meat cutter with a VAT only deposit.

The client is a long established catering butcher who required the asset to fulfil his orders efficiently and on time. The finance was arranged over a 60-month term. The turnaround was swift with a valuation and deal written on the same day and the funds paid out later in the same week.

Simon Hilyer, Senior Business Development Manager, said "It's satisfying to know that we can keep our clients coming back for our different products to keep their businesses going at full speed."



Classic Car Finance



Classic Cars at Chateau Impney

Our Classic Car Finance team visited the prestigious Chateau Impney on 7th July for the annual Hill Climb event and it couldn't have gone any better.

Neil Fender and Tom Senior from our Classic Car Finance team attended the show with a handful of colleagues as well as a few existing brokers to experience the day with full VIP hospitality.

Neil Fender, Head of Classic Car Finance said, "A great day was had by all during our trip to Chateau Impney. We got to meet some fantastic people throughout the day and I was able to really educate some on the benefits of specialist classic car finance from a Bank who knows the industry. By using finance from Cambridge & Counties, customers can invest in the industry or use the finance to get their hands on the car of their dreams."

Meet the Team

Neil Fender

Head of Classic Car Finance

This issue we find out about Neil and his love for classic cars.

What is your nickname/what are you known as by friends?

Percy after Percy Fender, the ex-England cricketer.

What's your favourite activity?

Watching my children grow up, it makes me so proud.

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

A lion. Neil means young lion. Sadly, however, I am not young anymore!

If you could have 3 guests at a dinner party, dead or alive, who would it be?

My mum, my 2 children and Lucky the dog under the table.

What is your favourite quote?

"Life is like box of chocolates. You never know what you're going to get!"

What do you enjoy most about your work?

Building a business from an idea.

If you won an award, what do you think it would be for?

Treating people fairly and with respect.

What is a trait you value in a colleague?

Honesty & courage. They are the building blocks of success.



What is your signature dish?

Full English Breakfast.

How did you get into Classic Car Finance?

I told Mike, our CEO, that I had a good idea, he agreed.

What advice would you give to your younger self?

"Take more chances."

Name your absolute must haves when going on holiday

My wallet!

First concert you went to?

Blondie at De Montfort Hall.

What is your best holiday memory?

Scuba diving on the Barrier Reef with Mrs Fender.

What car(s) do you drive?

Aston Martin DB9, Mercedes 350SL, Jaguar XK8, Audi Coupe, BMW M3, Jaguar XK120. Shall I go on?

Why Classic Car Finance?

The industry needs this service to help make dreams come true. I missed out on my dream many years ago because it wasn't available then.

Save the Date: Cambridge & Counties Bank Autumn Charity Ball

This year, we've teamed up with our business partners to raise money for LOROS, a local Leicester hospice charity.

The Ball will be held on 4th October at The City Rooms, Leicester. Tickets are available per guest as well as tables of 10 and can be purchased now!

You can also make cash donations as well as donate prizes for our raffle on the night.

For more details or to register your interest please email rsvp@ccbank.co.uk.



New Savings Accounts

It's been a busy few weeks for us here at Cambridge & Counties. We've launched a range of new savings accounts including a 31 Day Notice account and a range of Bond terms, all with competitive rates to allow any hard earned cash grow.

Our new products include:

- **31 Day Business, Trust and Charity Notice Account - 1.30% Gross/AER Variable**
- **13 Month Fixed Rate Business, Trust and Charity Bond - 1.86% Gross/AER Fixed**
- **1,2,3 and 5 Year Fixed Rate Business, Trust and Charity Bonds up to 2.75% Gross/AER Fixed**

For full details of our savings accounts, along with details of how to apply please visit www.ccbank.co.uk/savings



Along for the Ride

As part of the Spearing Waite Charity Sportive event, a team of 5 from across the Bank joined 100 other cyclists to help raise funds in aid of LOROS.

Our team covered a 75 mile circuit starting and finishing at Café Ventoux in Tugby, with great warm weather, well positioned feeding stations and a scenic cycling route. Christian Cowie, our Head of Marketing, said "It was a great opportunity to get involved with local businesses and make a difference at the same time. We've been working with Spearing Waite for a number of years as well as LOROS so this event was a great fit for us."

