



Staying Power!

As we gathered for our fifth annual Broker celebration, it was amazing to see that another year has passed and the Bank has reached 6 years old.

Whilst reflecting on another successful event, it struck me how much our annual Broker celebration encapsulates everything that makes Cambridge & Counties stand out

from its peers. For a start, it highlights the close relationship that we so highly value with our Broker network and how important it is to include their thoughts in considering the future direction of the Bank. It showcases how we work as one, with the event attended by Board Directors and staff from all departments, all keen to gain valuable and direct feedback on how we can improve. Finally, and equally important, it demonstrates that together, doing business can still be fun and enjoyable.

The one thing that doesn't surprise me each year is the staying power of both Brokers and staff who enjoy the event well into the early hours of the following morning! With all parties displaying such willingness and staying power, we look well placed for another six years and beyond.

So a big thank you again to all of our brokers for your continued business and friendship!

Simon Lindley
Chief Development Officer



Property Finance

5 is the Magic Number!

Real Property Finance once again, took the title of Residential Broker of the Year, maintaining their winning streak since 2013. Our other winners of the night were GDP Funding who were crowned Commercial Broker of the Year.

In May, we invited key brokers to our celebratory dinner held at Kilworth House Hotel to thank them for their contribution to the Bank's continued success. 2017 saw us exceed £1 billion in lending since our launch with every single broker we worked with being fundamental to achieving that milestone. The awards were presented to Andy Churchill, Alan Laslett and Alex Churchill of Real Property Finance and Gareth Rees and Paul Wilcox of GDP Funding.

Andy Churchill of Real Property Finance said "We enjoy a very strong and healthy relationship with the bank which continuously displays a 'can do' approach to the sometimes quite challenging requests that we make of them."

GDP's Gareth Rees said "Cambridge & Counties has been an important partner over the last four years and during that time we have completed a significant volume of business which included a number of larger, more complex commercial transactions."



A Concrete Deal

We've just completed a 5-year loan with Dudman Holdings Ltd allowing them to progress the redevelopment of Shoreham Cement Works located in South Downs National Park.

Our clients are one of the region's leading independent suppliers of aggregates and ready-mixed concrete together with recycling and logistics. The business services the whole construction sector, from SMEs to major national names, together with a large customer base of builders' merchants.

Kevin Curran, Finance Director of the Dudman Group, said: "There has been strong political and local pressure for many years to remediate the Shoreham Cement Works site into something more in tune with the surrounding area. We are dedicated to delivering an outcome that is acceptable to all stakeholders. Cambridge & Counties Bank has been a key partner to the Dudman Group across this initiative, and it has been a refreshing change to find a bank and its people who act in such an efficient and professional way."



A Warm Welcome to Andrew

Andrew Buckley joins us as Senior Business Development Manager for the North West region.

Andrew brings 30+ years of experience having worked for high street banks, challenger banks and peer to peer lenders.

Andrew is a landlord himself and hopes that his personal BTL knowledge through renovating and managing properties will be able to enhance his clients experiences, having been through many of our customers challenges himself!

Asset Finance

Experts in Their Field

We recently funded a refurbished 2005 Trebo Autostack 1 Automatic turf harvester for existing clients on a Sale & HP Back spread over a term of 72 months.

Our clients are specialists in the turf industry through growing turf as well as developing sports surfaces. They have a prestigious list of clients including Manchester United FC, Everton FC, the Bolton Wanderers, Wembley, Lords and Edgbaston Cricket Ground just to name a few! Our clients chose us due to their existing and close relationship with the Bank built by our Senior Business Development Manager, Simon Hilyer.



Promoting Arshad

We're delighted to announce the promotion of Arshad Miah to Business Development Manager in our Asset Finance team.



Arshad joined Cambridge & Counties in 2015 during the launch of Asset Finance and has continued to be an integral part of the team since. Arshad joined the Bank from Lombard and brought with him a wealth of knowledge that has allowed him to build strong working relationships and grow our broker base over the years.

Arshad said, "I'm excited to be progressing in the Bank. Our approach is different to other lenders within the market and we really care about our customers. My new position will allow me to work closely with our Brokers and customers and our manual underwriting team more effectively to push deals through."

Classic Car Finance



Open for Business!

We have just launched Classic Car Finance and boy are we excited!

We wanted the experience of buying a classic car to be just as easy and pleasurable as driving the car itself. This ethos is shared within the Bank and in particular by our CEO Mike Kirsopp, have a read through our Meet the Team Q&A to find out more about Mike and his love for classic cars!

To find out more about our Classic Car Finance, visit www.ccbank.co.uk/classic-cars

Meet the Team

Mike Kirsopp
Chief Executive Officer



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

What's your favourite activity?

Spending time with my family, especially if we are driving around in classic cars!

What's your biggest pet peeve?

Anybody who cuts me up.... Would they push in front in a queue at Tesco?

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

A chocolate brown Labrador named Charlie or Alfie. They moved in with us some ten or eleven years ago respectively and they rule the roost.

How did you get into Classic Car Finance?

Met a mate at a wedding and we both turned to one another simultaneously and said "Why don't we just do it?". After that it was six months of very hard work, a full team effort across the total of the Bank's business, and a very successful quiet launch in April which saw our offering well received in the market.

Most challenging part of your job?

Explaining over and over again the difference between price and value!

What do you enjoy about your work?

Watching people grow. Giving them challenges into which they put their heart and soul and also providing long term futures and jobs, not only for the people who are with us but for their families as well.

What advice would you give to your younger self?

Take more chances. It is in the worlds interest to stop you doing your heart's desire. Don't listen to it – my experience is that the worst very rarely happens.

What car do you drive?

Listed they are as follows:

- Austen 1300 GT – in wild orange
- MG 1300 Saloon – in lilac/cream and with a red grill (it is not Noddy's car!)
- MGB GT V8 – the real classic car
- Audi S6 Avant – for the dogs





6 Years and Counting!

A Bank that was born from the aftermath of the economic crisis of 2008, we've continued to grow, hitting our 6th birthday this month and we have no plans of standing still!

8th June 2012, Cambridge & Counties Bank launched, with 9 members of staff and one small office in the centre of Leicester. So much has happened since; we've achieved over £1 billion of lending, with over 150 staff members and nationwide coverage through our regional Business Development teams.

Director of Business Development for North & Scotland, Carl Ashley said, *"The greatest thing about the growth of the Bank is that the philosophy hasn't changed, we are still doing exactly the same thing now as we said at the outset which was to be transparent, open and honest with our customers. I'm passionate about what I've done and proud to be a part of this story."*

The Dream Green Team

We're happy to announce we were winners of two awards at the Investors in the Environment (iiE) Awards 2018.

Now in our third consecutive year of winning the Green Award, we also received the award for the Overall Achiever in 2018 recognising our green milestones and achievements over the years, something we are immensely proud of.

Mike Kirsopp, our CEO said, *"Working towards our Green Accreditation from iiE has been a great way of building on our teamwork and moved us on from just talking sustainability to taking action to make it happen. It is an achievement that affects us all, and all of us are proud of what we have done together."*



A Birthday Makeover

As we hit our 6th birthday landmark, our Charnwood Court home in Leicester is being prepared for a total refurbishment.

A significant investment and additional space will see our Leicester Head Office upgrade to a contemporary environment, allowing for more working spaces for our growing staff numbers.

During the refurbishment we'll also be working hard to continue to improve our Green credentials by reducing our carbon footprint through LED lighting and new air-con units. We'll be hosting an open day for our brokers and business partners once the works are complete so watch this space!