



Welcome!

Where did the last 5 years go?

The Bank has just celebrated its 5th Birthday and yet it seems like only yesterday that I joined Cambridge & Counties in July 2012 as their first Business Development Manager, with my colleague John Hall setting up the Cambridge office just a couple of months later.

Milestones like this do make you reflective and when I look back it's been an amazing journey and there are so many people to thank who have been part of our success over this period; from brokers to clients, professionals to staff. If ever there was a case study required to demonstrate that higher levels of success are generated by the collective rather than individual efforts then I believe Cambridge & Counties would be top of the list.

I know I can speak for the entire Executive team when I say that the most pleasing part of the last 5 years is that we've bucked

the trend and shown that an old fashioned approach centred around experienced people and great customer service still does have a place in this modern Fintech world.

That said, one can only look back for a short time to reflect as we need to remain focused on the future to ensure that our product range and service offering continues to stand up to the ever increasing competitive pressures. With Fintech capabilities and opportunities within the sector on the rise, the challenge for Cambridge & Counties will be to combine the efficiencies they can bring whilst maintaining our core differential of offering the people based approach which has been central to our success – here's to the next 5 years!

Simon Lindley
Chief Development Officer

Cambridge Broker Lunch on the River

On 22nd June the Cambridge Business Development team hosted 7 of their key introducers on the River Cam.

In true Cambridge & Counties style, the day started with a guided Champagne Punt Tour, a good opportunity for our Brokers to learn a little more about the colleges and in particular, Trinity Hall. Spending time with our Brokers also gave the team a chance to get to know more about them and how the Bank can assist on their deals, not forgetting to soak up some sunshine and pose for a few photos of course!

They then went onto enjoy a fabulous lunch at SIX, the only restaurant in Cambridge with panoramic views of the city, followed by a stroll along the river visiting buildings of local interest including The Fort St George, The Eagle and The Pint Shop!

A great day was had by all, with plenty of deals discussed and new contacts made.



A Novel Vision In Newquay

Cambridge & Counties Bank were delighted to back an innovative idea from property investors RT Julian & Son who expanded their portfolio through the use of shipping containers for business start-ups and retailers in Newquay with a loan of £3.3 million.

Baylor Julian, owner of RT Julian & Son aims at doubling the number of units on the ten acre site by adding innovative and affordable work units. It had taken Baylor five years to get to where he is today and believes with funding from the Bank he can double in size in just 12 months.

Baylor said: 'Cambridge & Counties Bank has done what no other lender would. What excites me about the Bank is how involved it has been. When we got in

touch with Cambridge & Counties, they were keen on moving my vision forward.'

Paul Howard, our Director of Business Development for the South West and Wales, said: "We're always keen to explore opportunities that fall outside the narrow confines of restrictive traditional lenders. Baylor's vision is impressive and the potential is boundless. We're delighted to be backing him."



A Day at the Doncaster Races

In July, we thanked our key Business Partners from the North and Midlands region by way of food, fun and fancy frocks at the Doncaster Races.

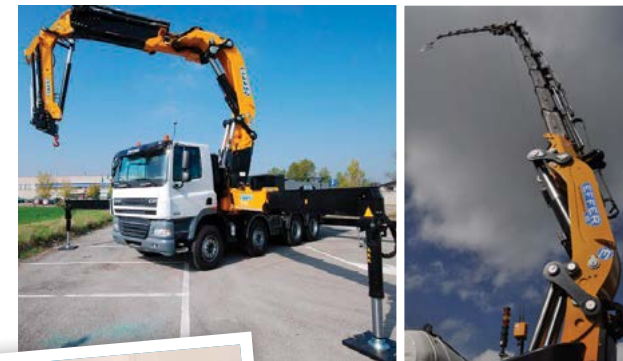
Both our North & Scotland and Leicester Business Development teams were joined by some of their Brokers, valuers and customers for an evening race to thank them for their continued business with the Bank.

Helping Give our Customers a Lift

We recently funded a brand new Scania Chassis fitted with a heavy duty truck mounted Effer Crane at a cost of £256,000 on a Hire Purchase finance deal.

The truck mounted cranes are able to lift over 80 tonnes of goods at a 23 metre reach! You'll see them often in wind turbine installations and general construction. The deal was over a 7 year period with a 3 month VAT deferral to help the finances of the business.

Simon Hilyer, Senior Business Development Manager who worked on the deal said, "It was the personal approach of working closely with our introducers that meant we were able to understand the customers' requirements and the asset we were funding that allowed us to create a deal that suited the customers cash flow".



Meet the Team

Wendy Burton-Webster
Business Development Manager for North & Scotland

This issue we get the low down of Nottinghamshire born Wendy who since 2014 has been working in our Sheffield office.

How do you spend your free time?

With family and friends. I enjoy socialising but most of all spending time with my young grandchildren; Emelia who is 5 (but as she keeps telling me she will be 6 next!) and Alfie who is almost 6 months.

What's your biggest irrational fear?

Ants – I can cope with spiders and other creepy crawlies but ants drive me insane and I feel that they seek me out. No matter where I go they follow me!!!

Most used App?

Solitaire.

What would you call your autobiography?

Should Have Said Yes!

If you had a time machine, where would you go?

Back to the Victorian age. I would love to be a lady and wear the amazing gowns (hopefully with a Mr Darcy as well).

Tell us your favourite quote.

"A woman is like a tea bag – you never know how strong she is until she gets in hot water." – Eleanor Roosevelt.

How did you get into Real Estate?

I sort of fell into the role. In previous roles I managed a mixed portfolio of business and property investors/developers, but predominantly property related. I loved nothing more than donning my hard hat and visiting development sites.

What is number one on your bucket list?

Visit India – For those who do not know I have signed up for a charity bike ride for Women V Cancer which will see me cycling around India starting in Agra and ending in Jaipur. I have 17 months to get fit and learn how to ride a bike!!

What characteristic do you most admire in a co-worker?

Honesty – I can cope with anything as long as people are honest with me.

Best piece of advice you've ever had?

You never know what you can do until you try, you might just be great at it. Just do it.

Best work-time lunch?

Jacket Potato – cheese and tuna mayo.



A Clean Deal

Our clients who manufacture & wholesale cleaning and domestic products approached us to fund a new piece of equipment and we were happy to help!

We funded a new Gravill liquid machine and Dico Auto capping line that can be customized to meet our clients varied requirements. The system fills up to 6m containers a day keeping business booming!

The deal was to cover the cost of the £227,000 system with a 15% deposit from our clients and a 3 month VAT deferral over a 60 month term.



5 Years of Success

We celebrated a landmark birthday of 5 years on 8th June at The City Rooms in Leicester by toasting over £650m of lending with our customers, brokers and staff members.

We've grown at such an unprecedented rate since our launch in 2012, from 9 members of staff to just over 130 currently, so we decided to celebrate! Through our consecutive growth in so many different areas of the business we thought it would be only fair to invite all those who helped make it happen from our board members to direct customers.

Our CEO, Mike Kirsopp said "As well as enormous credit going to our teams in Leicester, Cambridge, Birmingham, Bristol and Sheffield, we acknowledge the important role played by the finance brokers who introduce their client businesses and investors to us. Together we give our customers what they want from a bank – straightforward products, transparent decision making, a quick response and service levels that result in 99 per cent of customers being happy to recommend us."



Our New Business Savings Accounts

We've launched three new accounts within our savings range that will allow our customers hard-earned cash to grow with our competitive rates.

To add to our award-winning¹ account range, we are now offering a one year fixed rate bond paying 1.30% Gross/AER² on balances of between £10,000 and £3 million*. Due to the nature of this account, no early withdrawals can be made.

For full details of our savings accounts, along with the terms & conditions and application forms, visit www.ccbank.co.uk/savings.

- 1 Winner of Best Business Variable Rate Deposit Account Provider, and commended for Best Business Fixed Account Provider, Moneyfacts Awards 2017.
- 2 Gross is the rate of interest payable before income tax is deducted. AER (Annual Equivalent Rate) illustrates what the interest rate would be if interest was paid and compounded once each year.

*All rates and products are correct and available at time of going to print. For most up-to-date rates and products please visit www.ccbank.co.uk/savings.

Off Yer Bike Martin!

You may remember from our last newsletter, our Head of Financial Planning and Analysis Martin Leake embarked on a bike journey from Lands' End to John of Groats from 15th - 22nd June covering a distance of 1,014 miles.

He kept us all posted throughout his journey and we are happy to say he made it back alive! Martin wanted to say a huge thank you to everybody that donated to his cause as he smashed his fundraising target of £1,000 raising £1,900 with all donations going to Leicester Hospitals Charity who help provide much needed equipment for poorly children.

Martin said, 'I thoroughly enjoyed the experience. I'm really grateful to the Bank and its employees for all their encouragement and donations as it will make a big difference to some poorly children.'

