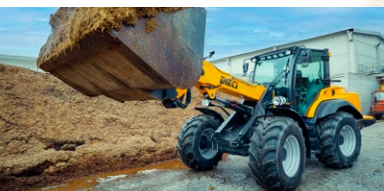




**WHATEVER FIELD YOU'RE IN...  
WE'LL HELP YOU TO GROW**



**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, established to help you fund and secure the future of your farm-based business.

Farming and rural businesses are changing and need to protect their income more than ever – either by shoring up their established business model or opening up brand new revenue streams. Whichever way your future lies, we can help.

Rural Asset Finance provides finance for everything farm-related – whether that's arable, livestock, dairy, diversification, renewable energy, sustainable or precision farming, or anything else. We fund everything from vehicles, machines and state-of-the-art ag-tech to buildings and longer-term land purchases – however you want to use them. We will provide funding for most rural businesses, not just farms.

Our team come from farming families, so we know how farms work and we understand the fabric of the rural community. We understand the daily ups and downs, and the difficult choices farmers face to invest in their business while protecting their cash flow. That means whatever your plans to secure your farm and family's future, we will always listen, and work with you to offer bespoke finance that works for YOU.

Wherever you are in the UK, if you've got an idea for a project or purchase, call our friendly team on **0345 0303 475** or visit **[www.ruralassetfinance.com](http://www.ruralassetfinance.com)**



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## What do we do?

As a non-bank lender we can be flexible, organising 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 reassurance and certainty. But it also takes into account the ebbs and flows of your individual business, to give you a finance solution that's worked out to fit your unique circumstances.

### Modern finance with traditional customer service

Rural Asset Finance is about partnership, standing with you to support you on your journey and your plans to completion. We don't do tick boxes – instead we get to know you and exactly how your business operates, so we 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 and we are proud of the fact that over 90% of our customers renew their facilities with us. Many of our clients have worked with us for decades over many different finance transactions, and return time and time again, for friendly and practical 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 wholesale fund management through credit and legal departments, to hands-on farming experience with our regional managers, 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 quickly and efficiently, or buy the neighbouring farm, or start a whole new business venture to give you a completely new revenue stream, we can help!

***It all starts with an idea – and we'd love to hear yours. Get in touch with us today.***

### We like to finance:

- **Vehicles** – including tractors, combines, lorries, 4x4s, electric vehicles and golf cars
- **Buildings and Land** – including cattle sheds, chicken sheds, pig sheds, machinery sheds, sheds to rent out, grain stores, stables and cold stores, as well as bare land purchases
- **Machinery** – new and used farm machinery with no age limit, fixed equipment such as milking robots, parlours and glasshouses, specialist equipment such as horticultural transplanters, grape presses, hop harvesters 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, hydro and wind turbines

You can use the various government grant initiatives alongside funding 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.

## Food Production

Creating a 24,000-hen free-range egg production business completely from scratch is quite a challenge – especially if you have no experience with chickens.

But when Diane Scott wanted an extra revenue stream to complement her husband's dairy farm business, we were delighted to help. After completing in-depth analysis on the business case, the financial forecasts and the stakeholders in the project, we could understand how the business would work.

We first consolidated and increased the couple's historic farm mortgage with a new, more affordable long-term loan which funded the build of the new chicken house and associated infrastructure. We then provided a multi-asset hire purchase agreement, combined with a DAERA grant, to finance a state-of-the-art, 135-metre multi-layer poultry shed and internal equipment to house the birds to the highest free-range standards. We then organised further equipment leasing facilities to add a solar array to the chicken shed roof, a back-up generator for contingency and an automatic egg packer and stacker to make life easier for the family.

Diane's Lohmann chickens duly arrived and now, thanks to Rural Asset Finance's array of funding options and an egg sales contract with major distributors, Littlemount is providing 23,000 eggs per day to retailers, hotels and other customers across Northern Ireland.



*"Rural Asset Finance were excellent. We were approved quickly and the money came through soon after that. Their communication was outstanding throughout, keeping us in the picture every step of the way, and they were always really quick to answer any queries. We dealt with Matthew, who is excellent at keeping in touch – and we're looking forward to welcoming him here and sampling some of our eggs!"*

**Diane Scott, Littlemount Eggs**



## Diversification

When Edinburgh livery yard owner Simon Ray needed an extra revenue stream, his location in the beautiful Pentland Hills made glamping an obvious answer. However, he came unstuck when traditional lenders refused to help him fund a new, untried arm of the business.

But when Simon told us his plans we listened, understood the potential for the new

business and were determined to find him a solution. Within a few short weeks he became the proud owner of five beautiful brand-new state-of-the-art shepherd's huts.

Even better, the purchase didn't tie up his cash or assets. Simon had bought one hut, so we refinanced that to return his funds to him and arranged for him to buy the other four with a hire purchase facility secured on the new huts themselves. Meaning that while his guests can enjoy a beautiful break, he can relax too.

*"I loved RAF's whole approach – Matthew knew what he was talking about and understood what we wanted to do. I got a warm, fuzzy feeling Rural Asset Finance would make it happen, and they did. Whenever there were hurdles, they offered a simultaneous solution, and did everything they promised, exactly when they promised. Some lenders don't even seem interested in what you're doing, but Rural Asset Finance is the complete opposite. You feel like they're cheering you on."*

**Simon Ray, Pentland Shepherd's Huts**



### Land and Property

When farm contractor Dave Chandler wanted to transform his farm property to develop a riding school, he knew who to call.

Having previously helped him buy tractors and other machinery, we offered Dave a refinance of his historic bank loans to provide 10 stalls and a menage for his daughter to stable horses and teach show-jumping as a new revenue stream the whole family could benefit from.

We took over his existing farm mortgage and overdraft from a high street bank, consolidating all his historic loans in one new, more practical package. And thanks to the smooth efficient processes of our inhouse credit and legal teams working in tandem, we were able to deposit the livery funds in Dave's account in just two months.

Once the riding school is open, he anticipates its income will pay for itself. It's not just the horses who now have a stable future!

*"RAF always understand what we're trying to do. They've all been involved in farming themselves, so see things from a farming perspective. We get a bespoke deal at a fair rate and the process is easy, friendly and quick. Why wouldn't we deal with them? The livery will keep us busy but when we want to fund something else, Rural Asset Finance will be the first to know!"*

**Dave Chandler, Southern Counties Liming**

### Renewable Energy

A water mill has powered the site of Ollie Stoate's flour business for over 1,000 years – and with our help it's running more efficiently now than ever before.

Ollie received a local government renewable energy grant, which he boosted with our funding to link Stoate & Son's 160-year-old iron overshoot water wheel to a 21st century hydro electric generator system.

It means that for the first time in the water mill's long history, it can generate power 24 hours a day, seven days a week. Not only does that increased productivity help serve the flour business's local customers in Shaftesbury, Dorset while helping to protect the planet, but the extra green electricity produced completely offsets Ollie's RAF loan repayments. It's cashflow neutral – meaning it effectively costs him nothing at all.



*"RAF was such a personal service and a perfect fit. They came to the site, talked us through the options, really invested time in getting to know the business, our whole ethos and how we operated. They were genuinely supportive – it was brilliant to find a lender who thought the same way we did. When they did all the background work they kept us completely informed and when they signed it off we got the money in 24 hours. It was an excellent service."*

**Ollie Stoate, Stoate & Son Flour Company**



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

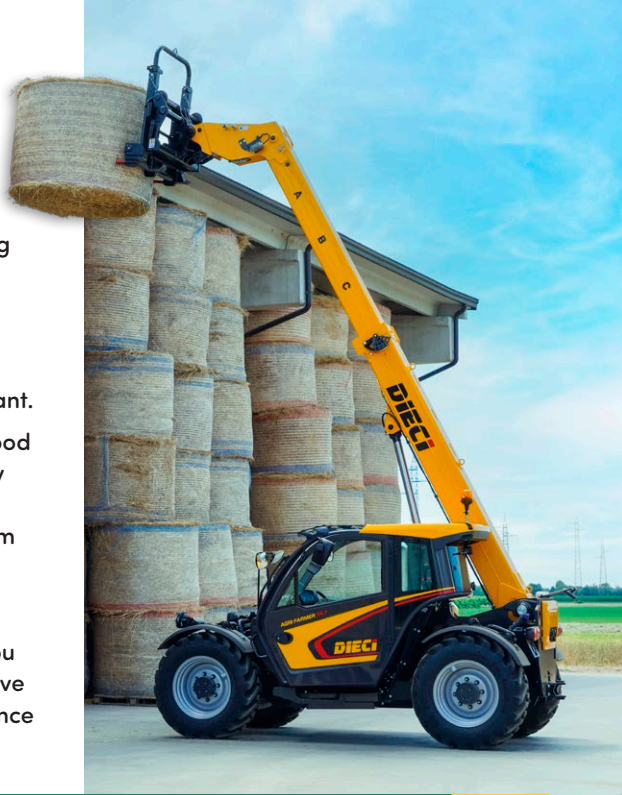
## Want to secure your farm’s future? Get in touch!

Since launching in 2019, Rural Asset Finance has provided more than £250 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.



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