

## Are you paying too much for your finance?

Unlike many commercial loan companies, we only deal with rural and agricultural finance. We are specialists in obtaining the most effective finance for all rural based businesses including farming, horticulture, equestrian, estates, catteries, kennels and many others. A large proportion of our business comes from repeat customers and recommendations.

We can arrange finance quickly and without fuss for any legal purpose, for example:

- Reduction in outgoings and improvement to cash flow and the rescheduling of other debts.
- Business development, expansion and diversification.
- To purchase or refinance another property or your dream property.
- The purchase or refinance of land.
- To replace other funders where a better relationship is required.
- To reduce interest rates.

## Who are our customers?

Our customers have very diverse objectives and financial histories. Most of them own some form of country based assets such as a farmhouse, land or buildings or other country property. Some of these find cash difficult to obtain due to their being unable to provide accounts or other proof of income. Many need to finance a diversification or development project or want to replace expensive loans and overdrafts. Others are buying their dream home or just want a better deal. Some may have financial problems or difficulty raising cash because of an adverse credit history and need someone who can deal effectively and considerately with them.

We are good at sorting out problems, negotiating with banks, lenders and creditors. We can also handle the more serious financial pressures such as bankruptcy, court judgments, arrears and those in Voluntary Arrangements.

In short we consider everybody and give an honest assessment of what we believe can be done to help.

## About Us

We provide a friendly, approachable, trustworthy, personal and professional service. We believe the personal touch is essential in any business relationship and we deliver it without being starchy.

We are actually qualified to help. One of us has worked in banking for over twenty-five years and the other is a Chartered Certified Accountant who has also been in finance for over twenty-five years. We have the best of all worlds: experience, qualifications and integrity.



## Types of Finance we arrange

- Long-term finance from five to forty years.
- Bridging loans from one day to twelve months.
- Development loans for up to two years.
- Fixed and discounted rates available
- Properties with agricultural and other restrictions acceptable.



Help is only a phone call away **0800 008 7349**

We provide quality and reliability by adopting a 'hands on' approach; every case is handled personally by one [or both] of the partners. We hope this reassures our customers that they never become a just a 'number'. It also helps that we have a superb relationship with our lenders.

We understand the challenges our countryside faces and has faced in recent years, such as BSE, foot and mouth, single farm payments, the hunting ban, and the challenges imposed by Brussels and DEFRA together with what seems to be a lack of support for local food supply and the apparent desire for the countryside to become a giant playground.

We look forward to being able to offer you our support through a better deal.



**Farm and Country Finance**

Offering Financial **Solutions** for the Rural Community



## What our Customers have to say about us



We have been a customer of Farm & Country Finance for 5 years, and have dealt with the company on 4 occasions. Mark brings a refreshingly independent view without preconceptions, yet is able to work at a pace that suits us. He actively worked to get to know our business as well as he could. From our experiences, Mark's service represents quality, professionalism, loyalty and trust.

What sets him apart from others in this field is his commitment to work with us as a business. He does whatever it takes to provide nothing less than exceptional customer service, always listening and responding to our needs in a realistic and professional way.

We would have no hesitation in recommending Mark to other potential customers and would be more than happy to provide a verbal reference.

S & S Archer,  
Derbyshire.

Farm & Country Finance has helped us to fulfil one of our life long ambitions. We had always wanted to buy a caravan park, and when one in our area came up for sale, we knew we had to buy it. We just presumed our regular bank, with which we had been customers for twenty years, would lend us the money. Our own bank wouldn't, and neither would any other high street bank.

It was at this point that we looked at alternative ways to raise the money. We did find a number of companies that would give us a mortgage, but at huge interest rates, and also with huge fees - far too high for us to be able to pay.

We were told about a man, Mark Bracegirdle, running a company called Farm & Country Finance. Within a few days of speaking to him, and giving him some information about ourselves, he had travelled up to see us, we filled in a few simple forms, and our mortgage application was up and running.

Mark did more in a week, than any other bank or company had done for us in over a month. His straightforward way of dealing with our application, and keeping us informed, made the whole process very easy for us. Mark was full of knowledge, and dealt with our application very professionally - but also with a great sense of humour; he turned, what had been an extremely stressful experience, into a very enjoyable one. We also learnt a great deal along the way.

We ended up with a mortgage deal much better than any high street bank could offer us, and in some cases, half the price of some of the alternative companies that we had considered. Farm & Country Finance has simply saved us thousands and thousands of pounds.

We have since recommended Mark to various people, and in the future, when we expand our business, we will be using Farm & Country again - in fact, we can't imagine ever going anywhere else.

Kerry & Dave,  
Yorkshire.

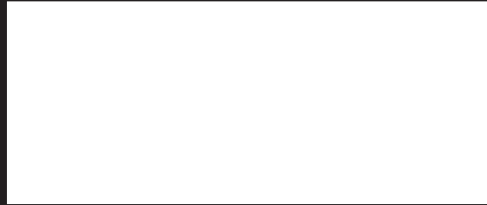
How strange it is not be phoning you in some sort of panic, and many apologies for not letting you know that the long awaited cash had arrived!

Although doubtless you knew before me!  
I cannot begin to explain how grateful we are to you for your professional and friendly service. So many times I remembered your words, "if you think you can, you will!" And we did! With your help and hard work. We certainly could not have done it without you.  
Please keep in touch, and many thanks again from both of us.

Mrs Paskins,  
Hampshire,  
(now of Berwickshire).

Just a quick note to thank you for completing the mortgage. Your help and advice is far superior to the banks and I won't hesitate in using your services again in the future.

Mr Lloyd, Huxley,  
Cheshire.



"Getting the  
right finance  
isn't easy  
...we  
understand  
that"



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