

# Agriculture funding



## Your flexible finance partner

We know you need a lender who's with you for the long term, come rain or shine. A lender who has the flexibility to tailor solutions to meet the needs of your customers in the farming industry. That's what we offer at Aldermore.

## What we offer

Our specialist agriculture team are here to work with you, hand-in-hand, to offer a compelling finance proposition to your customers.



### Expertise

We've got a dedicated agriculture team that understand your customers and the assets they need.

With in-house asset management, we've got the expertise to set market leading valuations including balloons and competitive residual values.



### Funding

We've developed an enhanced but simplified approach to lending in the farming industry, with bold ambitions to grow in the market.

By working alongside our brokers as a true partner, we can unlock capital for your customers.



### Service

We're here for you. Whether it's face to face or on the end of the phone, we want to back you to succeed for your customers.

Whether it's to structure a deal with our sales team or talk through a proposal with one of our underwriters, we're just a call away.

## What we finance

We offer finance on assets over £25k to businesses in the farming industry. We've listed some of the assets we fund below but please talk to our team to find out more.

- Tractors (no maximum age)
- Combine harvesters
- Self-propelled foragers
- Forestry harvester
- Forwarders
- Balers
- Agricultural attachments
- Grounds maintenance (e.g. ride on mowers)
- Milking parlours and robots
- Excavators
- Pallet and packaging assets
- Solar panels



## Our finance solutions

Supporting a range of farming businesses from owner occupied, tenanted and mixed farms, we have a range of solutions to help customers to reap the benefits of asset finance.

### Acquiring new or used assets

We can offer **Hire Purchase**, **Finance Lease** and take residual risk, with **Operating Lease**.

### Unlocking capital in existing hard assets

We offer refinancing to release equity and to produce an injection of cash that can be used to fund a variety of activities such as:

- Funding specific business projects
- Putting a deposit on new equipment
- Purchasing new assets that may not be suitable for finance

### Agriculture loans

We offer agricultural loans to owner farmers to facilitate farm improvements including buildings and assets they might not be able to fund due to the mechanics of purchasing with government grants. Contact your business development manager (BDM) for more details.

## Contact your dedicated team for more information



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Business development manager

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### For intermediary use only

**T&Cs will apply, subject to status and affordability. Any asset used as security may be at risk if you do not repay any debt secured on it.**

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# Aldermore