

COMMERCIAL FINANCE

AGRICULTURAL PROPERTY FINANCE

The lure of the countryside remains strong with many people dreaming of leaving the rat race behind and purchasing or developing a smallholding, equestrian business or estate. However, funding solutions for such projects are rather more complex than standard residential mortgages available from mainstream high-street lenders and specialist financial advice is crucial.

Farming has come under intense financial pressure with many farmers opting for significant diversification in order to maintain profitability and to survive. Farm estates can therefore be quite mixed, with land that is farmed, cottages that are let out, stables forming an equestrian centre, and barns converted into retail or commercial premises. A mix of residential and commercial funding may therefore be necessary.

SPF Private Clients can advise you how to raise money, at better rates, than you could by approaching lenders direct. The main source of funding for agricultural property finance is the UK banks although some overseas lenders and insurance companies are able to offer solutions. SPF can negotiate exclusive offers and rates on your behalf as we have an extensive network of relationships with both specialist lenders and the big banks. We may even introduce you to lenders you have never heard of and wouldn't have been able to access by yourself.

We will really get to know you and your particular rural funding requirements, tailoring finance that best suits your needs and selecting the most appropriate lender. We will take a long-term view on usage and plans for the property and land, so that the funding solutions are fit for purpose both now, and in the future. We can resolve even the most complex and time-sensitive cases, providing the solution you need. Our close relationships with lenders built up over many years mean you can rest assured that you will get the most suitable funding at competitive pricing.

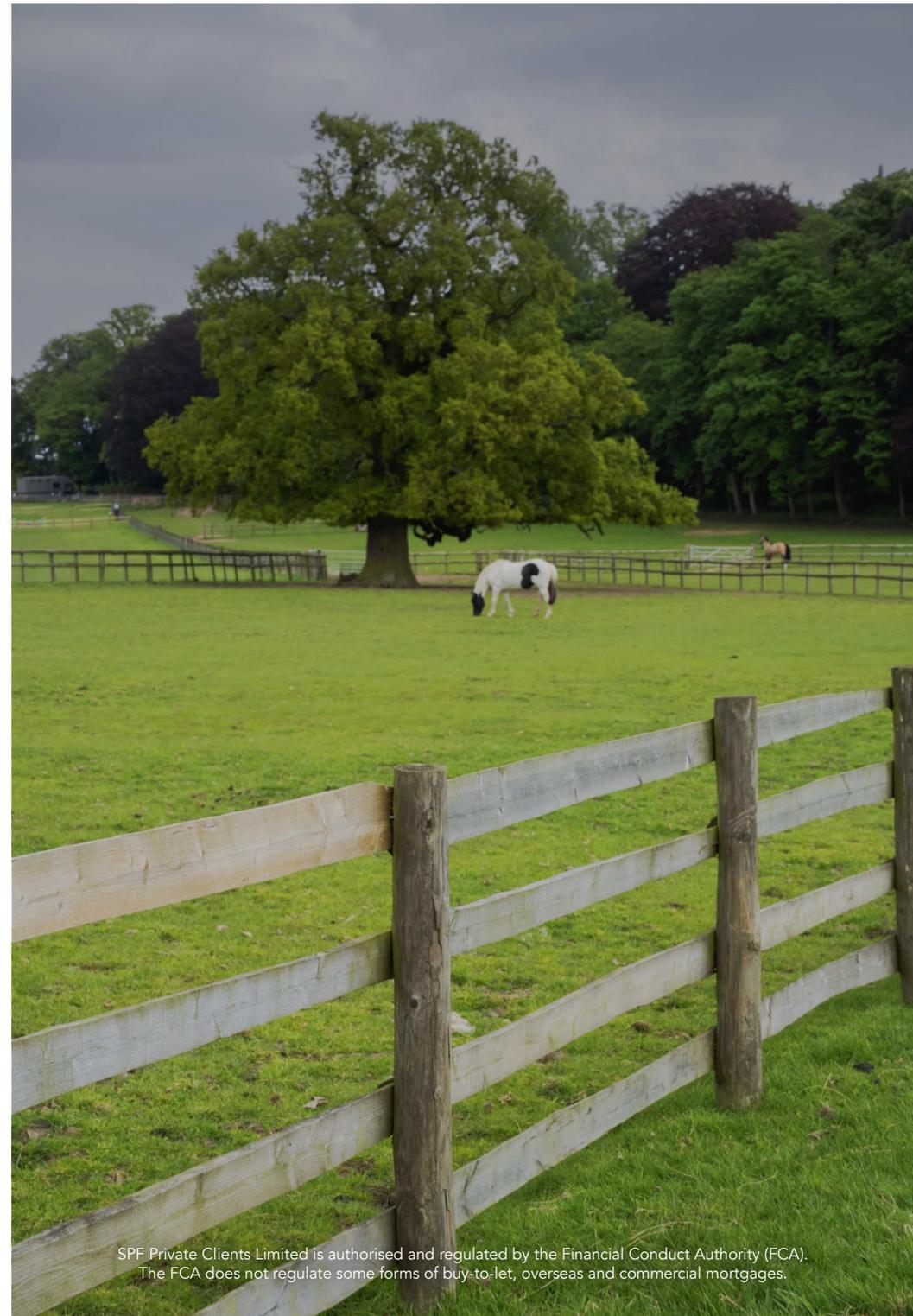
For more information about agricultural finance for smallholdings, equestrian businesses or estates, contact:

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PRIVATE
CLIENTS

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. A fee of up to 1% of the loan amount is payable. For example, if we arrange a loan of £100,000 the fee could be £1,000. The exact fee charged will depend on the amount of work undertaken.



SPF Private Clients Limited is authorised and regulated by the Financial Conduct Authority (FCA).
The FCA does not regulate some forms of buy-to-let, overseas and commercial mortgages.