

**fargro**<sup>®</sup>

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Finance

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**SUPPORTING GROWERS**

[www.fargro.co.uk](http://www.fargro.co.uk)

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## ABOUT FARGRO

Growing businesses like yours need support. Whether that means quick delivery of the highest quality and most reliable products, materials and equipment, advice keeping pests at bay and protecting your vines, or access to flexible financial solutions, we can support you.

With more than 70 years' experience of supporting growers, we have developed deep knowledge and expertise.

Customers in the Fargo community are able to tap into this specialist expertise by calling us for tailored advice by phone, requesting an expert visit to your vineyard, or by coming along to meet us at one of our talks or events.

This depth of knowledge combined with our commitment to providing first class customer service and an excellent product range make us the first choice for vineyard owners.

## INVESTING FOR THE FUTURE

Fargro recognises that the banks don't offer your business the flexible finance that you need as a grower.

We offer capital finance, with flexible repayments to suit your business. Our finance broker will help you to find the right borrowing arrangements for your business, with seasonally phased repayments that work within the constraints of the crop cycle and take the pressure off your business.

Or, we can provide 'refinancing', to make the most of the assets you already own. If you aren't happy with your current financial arrangements, or you need to free up cash in order to make an investment in new equipment, we can help you to refinance an existing loan, organise equity release on existing assets or secure a loan against land or buildings.



We recently took ownership of Durleigh-marsh Farm Shop, a family-run farm shop, and 'pick-your-own', offering a huge range of top quality fruit and vegetables throughout the year.

We quickly realised that we would need to invest in a new polytunnel for the business, but, having recently bought the business, we'd need a loan in order to make this improvement. Fargro helped us to put the financing in place. The team were quick to understand why investment in this project was critical to our business. They processed our application fast to allow us to benefit from having the polytunnel installed at the best time during the growing season, so we could maximise yield, allowing us to continue to build the business with minimum disruption and maximising our income.

Paul Abbott,  
Durleighmarsh Farm Shop

**Putting  
personal  
relationships  
back into  
business.**




## RE-FINANCE

If you already have a financing agreement with a traditional bank, you'll know what it's like to be at the mercy of their repayment terms. Finding the cash to repay a vast sum every single month is hard work when your cashflow is cyclical, with very little coming in over the winter months.

If you need to refinance a debt or get access to funds in order to make an investment, we can help you with this. Speak to a Fargro Finance broker. We will work hard to understand your financial needs, find an effective solution, and provide the option of seasonally phased repayments to help smooth over uneven cashflow in your business.

Whether you want to refinance existing arrangements, organise equity release or existing assets or secure a loan against land or buildings, we are here to help.





As a family-run, wholesale nursery, managing cash flow is vital for the success of our business. This year we needed to invest in an upgrade to our equipment, including a new potting machine, tray de-stacker and polytunnel.

Fargro Finance were excellent in finding us the most competitive loan on the market to suit our needs and help us achieve these objectives. We would highly recommend them to anyone within the market looking for suitable finance options.

Debbie Turner,  
Owner and Accounts Manager

**Flexible  
repayments  
to suit your  
business.**

## CAPITAL FINANCE

Investment in the latest smart technology, machinery or automation system is critical to if you want to stay competitive and reduce the costs of growing. But, finding a bank that will provide this kind of investment, and allow you to make the repayments in a time frame to suit you, is nigh on impossible.

At Fargro we know our customers. We have worked with the same group of businesses for decades, and across generations. Building these long-term, trusted relationships has given us the insight to realise that growers need a flexible repayment scheme, which will allow them to work around the uneven cashflow generated by the crop cycle.

We are working with specialist lenders to find the right borrowing arrangements for your business. A Fargro finance broker will work with you to identify your financial needs, and flexible, seasonally phased repayments that work for your business.



## SUPPORTING A GROWING COMMUNITY

This is just a small part of what Fargro can do to support your business, and, just like you, we are growing all the time.

For more information, visit our website: [www.fargro.co.uk](http://www.fargro.co.uk)

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By Appointment  
To Her Majesty The Queen  
Horticultural Sundriesmen