

Down to EARTH

STRAIGHTFORWARD FINANCE FOR FARMS & RURAL BUSINESSES

Bill Turner
Manor Farm, Yeovil

ISSUE 19 | SUMMER 2018

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Celebrating 90 years of supporting UK agriculture

Welcome to the latest edition of *Down to Earth* magazine. The year 2018 holds special meaning for AMC because we are celebrating 90 years of supporting Britain's agricultural businesses. We attribute this longevity to our unique approach – providing long-term loans with no reviews or breaks, so farmers can get on with what they do best.

This success is also down to the closeness of the working relationships and depth of insight shared by the professional network of AMC Agents and our Regional Agricultural Managers (RAMs). Together, we continue to offer value to our customers into the future. In these pages, you will discover how AMC has been able to help customers to negotiate sector challenges, from responding to changes in the economic climate to preparing for post-Brexit risks.

Continuing to build relationships

I am also delighted to welcome Lee Baker and Joanne Lampkowski, who recently joined the AMC team as Sales Director and RAM, respectively. Lee has valuable sector experience – he hails from a farming family and has risen up through the ranks with Lloyds Bank's Agriculture team. He is now getting out into the regions to meet as many customers and Agents as possible. Joanne has an excellent track record in building relationships and banking, and as I write this

article, is attending the Royal Agricultural University to bolster her understanding of the sector. Both will be key to continuing the AMC ethos.

Offering a balanced view

There has been much debate in the media about the impact on farming from the UK's decision to leave the EU, particularly with publication of the Government consultation '*Health and Harmony – the future for food, farming and the environment in a Green Brexit*'. That's why, on page 6, we have collated the opinions of professionals on this issue, to give you a balanced view of the ongoing debate.

I hope you find this, and the rest of the articles in this issue, valuable for you and your business.

ANDREW NAYLOR
Managing Director, AMC



New AMC Sales Director lands the perfect role

Born and bred on an Exmoor Hill farm, new AMC Sales Director, Lee Baker, is no stranger to life on the land. He knows that farming is unlike any other business because it combines the home and family life with the workplace. It is, he says, a tough industry where the farmer must be self-reliant, yet this is also why it is incredibly satisfying. "Bringing that experience and understanding to farmers and agricultural business is a real motivator for me in my new role," he says.

After joining Lloyds Bank aged 15, Lee moved up the ranks and eventually joined the Bank's Agriculture team in 2009. Joining AMC is a natural progression of that specialisation. "After 34 years with Lloyds Bank, I'm excited at the challenge of joining AMC and relishing the opportunity to support the future of farming," he says.

Andrew Naylor, Managing Director, AMC, adds: "Having someone with Lee's background and experience at a time when farmers are facing high levels of uncertainty, offers added reassurance to our customers. Lee's empathy for the challenges farmers face and enthusiasm for supporting new opportunities makes him an ideal addition to the team."

Discovering opportunity

Lee understands that, while agriculture is a sector which continues to face volatility, it knows how to battle through tough times and emerge stronger. "This is helped by the fact that it is an asset-rich industry," he says.

Farming is a contra-cyclical industry, which means that when the overall economy is doing well, it can struggle, but when the economy starts to slide, farming often performs better – largely due to the impact of currency fluctuations on commodity prices.

"Agriculture continues to face certain challenges, but this is often where opportunity arises. Diversity is the major opportunity at the moment, as it helps businesses to alleviate business risk and open up extra revenue streams."



Lee Baker
AMC Sales Director

Introducing Joanne Lampkowski



Joanne Lampkowski
AMC Regional Agricultural Manager

For Joanne Lampkowski, joining AMC as the new Regional Agricultural Manager for Yorkshire, Lincolnshire and Nottinghamshire felt like a natural career choice, because she grew up in North Lincolnshire hearing about what it is like to make a living on the land from her grandparents.

Since joining Lloyds Banking Group in 2005, Joanne has worked closely with organisations of all sizes to identify and access the right funding strategies to support their growth. It's a role she looks forward to continuing at AMC. "I've already seen that AMC plays an important part in the region, helping many farming businesses to succeed," she says. "I look forward to maintaining and growing that presence and reputation."

Joanne's initial approach has been on ensuring the sector sees 'business as usual' and has access to a finance specialist who can work with them to support long-term borrowing needs. "I've already visited many customers, agents and professionals and been impressed by the resilience of the sector here. I look forward to continuing those visits, working alongside farming businesses to structure finance that best supports their long-term development."

**"I've already visited
many customers,
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Looking further afield

A view of agriculture, post-Brexit

The UK is due to exit the European Union in less than 12 months, yet details about Brexit's impact on agriculture are limited. Here, we've summarised the opinions of commentators from across the sector, sharing their views on the key issues, from trade agreements to labour deals.



Looking further afield: A view of agriculture, post-Brexit

The final countdown to 29 March 2019 is well underway but, for many farmers, that date is the only certainty connected to Brexit. At the time of going to press, the Government's much-awaited agricultural policy had not yet been announced, meaning the sector had little detail to guide decision-making.

"High quality, safe and affordable British food needs to be placed at the centre of Brexit negotiations," said NFU President Minette Batters, in a press release responding to PM Theresa May's recently announced 'five tests' for Brexit. She added that "many farmers are making business decisions for the next five or even 10 years without knowing what trading environment they will be operating in." But while Minette highlights the impact of so many unknowns, there are some areas that experts are calling attention to.

Dealing with the EU

Apart from Michael Gove's pledge at the Oxford Farming Conference that EU CAP subsidies will remain unchanged until 2022 (but thereafter will reward the provision of so-called 'public goods' – planting meadows or providing public access to the countryside, for example) specific details about deals are few and far between. This is an issue because 60% of UK agricultural exports and 70% of imports are to/from the EU said Neil Parish, Chair of the Environment, Food and Rural Affairs Committee at the launch of a report about Brexit and the food trade.

In the House of Commons' 'Brexit: Future UK Agricultural Policy' report (2018), it is noted that "the impact of Brexit on UK agricultural trade will depend on any trade deal negotiated."

The report also adds that the average charge imposed by the EU on agricultural produce not granted preferential access to the European market is 12.2%, but for some meat products this rises up to 67%. "The UK would therefore need to reach a successful free trade agreement with the EU, covering agricultural products and services, to avoid these tariff rates," it concludes.

“The first indications are [Brexit] might go in some surprisingly good directions. The emphasis may shift from volume annual yields to long-term productivity”



Looking further afield: A view of agriculture, post-Brexit



A shortage of labour

Another potential EU-related headache is the so-called 'Brexodus'. Office for National Statistics data from November 2017¹ shows net migration to the UK has experienced its biggest recorded drop and there has been a 29% rise in EU citizens leaving the UK, compared to the preceding 12 months. Considering agriculture accounts for 9% of all migrant labour from the EEA, and that 40% of farms with five or less staff employ at least one non-UK worker, it's worth asking: who will be working on Britain's farms?

"Britain's farms need access to the EU market; we need access to a reliable workforce and we need measures to help our food and farming industry be more productive," said Meurig Raymond, former NFU President at the organisation's annual Conference in February.

"A recent Brexit scenario analysis conducted by the Agricultural and Horticultural

Development Board demonstrated that unless specific policy measures are implemented to address the shortfall in migrant labour, its short supply will add a major cost to farms," notes The National Pig Association in their reply to the Migration Advisory Committee call for evidence into Brexit's impact on the UK labour market. "If the availability of labour is curtailed, employers will be competing more for staff, thus leading to higher wages and an increase to the cost of production. This would lead to the inevitable loss of businesses and the requirement to import more pork from the EU."

¹ Quarterly international migration data by citizenship grouping, 2015 Quarter 1 (Jan to Mar) to 2017 Quarter 2 (Apr to Jun), UK, International Passenger Survey data, ONS, December 2017

"The on-going uncertainty surrounding Brexit is in danger of throttling British farming – one of the UK's most successful industries"

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Looking further afield: A view of agriculture, post-Brexit

Can politicians keep British agriculture competitive?

Some are sceptical of the Government's efforts to safeguard the industry. "The ongoing uncertainty surrounding Brexit is in danger of throttling British farming – one of the UK's most successful industries," says Stephen Howe, trustee of British Crop Production Council on the organisation's website.

He fears the UK's government doesn't understand the role that agriculture and the countryside plays. "Food is a major component of inflation and, because no government wants to see that aspect of the economy increase on its watch, there will be a temptation to encourage the purchase of cheaper product from abroad and forget about UK producers along with the other key roles they play," he says.

But it's not all doom and gloom. In the view of some experts, Brexit is an opportunity to start fresh, focus on British interests and get rid of harmful policies and practices.

"Brexit could boost Britain's farming," says landscape designer Kim Wilkie, writing for the FT in March 2018. "Arable land that has been treated as an inert substrate for chemicals to boost crop production has proven to be a very short-term solution. New understanding of soil science suggests that we can actually only continue to produce enough food if we change our farming practices and reverse the depletion of our soil."

He argues that, looking further afield, Brexit will be good for the land. "The emphasis may shift from volume annual yields to long-term productivity. Farm support may be targeted towards methods that work with the health of soil and water... and the new technologies of automated tractors and electronic fencing, which control stock movements remotely, might actually make mixed farming more viable by allowing labour to be used where it is most effective."



Looking further afield: A view of agriculture, post-Brexit


Conservative MP George Eustace has highlighted similar benefits during an interview with The Yorkshire Post. “British farming had become smothered with the sometimes pointless paperwork and administration associated with the EU’s Common Agriculture Policy. As we leave the European Union and re-establish control of domestic policy, we have a once in a generation opportunity to design an agriculture policy that really works for the UK.”

Adam Ramsay on the political website openDemocracy recommends proceeding with caution, however. “The European Union is, perhaps more than anything else, a farming union. About 40% of its budget goes on the Common Agricultural Policy, which has guided food production and land use across the continent throughout a 55-year period. But CAP is deeply unjust.”

Ending on a positive note

The official stance is one of optimism. A spokesperson for the Department for Environment, Food and Rural Affairs wrote on their agencies’ official blog: “Leaving the EU gives us a golden opportunity to secure ambitious free trade deals while supporting our farmers and producers to grow and sell more great British food. Any future deal must work for UK farmers, businesses and consumers, and we will not compromise on our high environmental or welfare standards.”

Of course, only time will tell what results Brexit will reap. However, as we’ve heard, there’s scope for new opportunities as well as drawbacks for agriculture businesses.

A photograph of a shovel with a wooden handle and a metal head, leaning against a large, rectangular haystack. The haystack is made of dry straw or hay, and the shovel is positioned vertically next to it. The background is dark and appears to be the interior of a barn or a similar agricultural structure.

“If the availability of labour is curtailed, employers will be competing more for staff, thus leading to higher wages and an increase to the cost of production”

A photograph of three men, presumably farmers, walking through a muddy farmyard. They are wearing practical clothing like jumpers and rubber boots. In the background, a large blue tractor with a massive rear wheel is visible. The scene is overcast and wet, with puddles reflecting the sky. The text 'Into the future: Specialist finance drives farming growth' is overlaid on the left side of the image.

Into the future: Specialist finance drives farming growth

The natural ebb and flow of the typical farming business means planning for growth must be over the long term. As Yeovil dairy farmer Bill Turner discovered, that means finding financial support from a provider which shares this future vision.

Into the future: Specialist finance drives farming growth



“I’ve always known how important it is to diversify. I’m always looking over the hedge to spot opportunities”

Bill’s family has been farming the 530-acre Manor Farm for the past 98 years. Today, it boasts a 300-strong herd of Holstein Friesian dairy cows, but supports that by rearing calves for beef, producing eggs from its 2,800 free-range laying hens and harvesting crop from 100 acres of arable land.

The fact that the latest generation of Turners continues the family’s agricultural tradition is testament to a shared vision for the future. “My grandad bought the farm in 1920,” says Bill. “And I still get emotional that all my children are keen to carry on.”

Strength to thrive in testing times

This farming passion has helped the Turners ride through some challenging economic times. Bill points out that hard work alone has not been enough to get through these. “A long-term vision is at the heart of every business decision, because this is a sector that will always be in flux.”

The farm was one of many to be affected by bovine spongiform encephalopathy (BSE), which was followed immediately by an outbreak of tuberculosis (TB). The worst outbreak forced Bill to cull 55 of his high-yield cows, losing around £10,000 a month. Bill also cites the challenge of recent milk price volatility. “At the lowest point, we were getting just 18.6 pence per litre for our milk – that put a lot of farmers out of production.”

The difference between the Turners and some other farmers facing a similar position was twofold – their business had already begun diversifying, and it had funding support from AMC, which took a longer-term, flexible view of their challenges. The result was that, within a year, the business was back to full strength and the herd had expanded.

Into the future:

Specialist finance drives farming growth

Discovering new income sources

The Turners have continued to invest in farming operations and recently added a 100-cubicle dairy unit. There's further plans to upgrade the parlour and install another 50-cow shed later in 2018, but diversification has also been a key investment focus.

"Farmers are natural entrepreneurs," says Bill, highlighting how other local farms grow reeds for thatching or make ice cream to increase revenue streams. "I've always known how important it is to diversify. I'm always looking over the hedge to spot opportunities."

One opportunity didn't even involve looking that far. "I had been thinking about converting the barns into letting properties for 30 years," says Bill. "It means that if something like TB hits again, we would still have revenue coming in."

Taking a strategic view of the development, Bill decided he would develop eight two- and three-bedroom barn conversions for letting. These would better match the commuting needs of people working in Yeovil and yield greater income than two or three larger properties.

Next on Bill's list is converting the granary into two more rental properties. Further ahead, Bill hopes to buy another farm, having previously purchased the 90-acre farm next door.



“Everyone needs someone they can sit down at the table with to discuss any challenges and decide on their future direction. If you’re in an industry like ours, you just want to get on with it”

Into the future: Specialist finance drives farming growth

An understanding finance provider

Bill says AMC has been on board for the duration of his plans. "Unlike a high street bank, where managers may have no agricultural business experience, my AMC manager understands the unique challenges of the sector."

Right from the start, Bill has been able to have open, straightforward discussions about the risks and opportunities of his plans with AMC. "And that's how it should be," he says.

Jonathon Day, AMC's Regional Agricultural Manager, says the initial request to buy the neighbouring farm seemed "quite a stretch". However, closer examination of the application revealed the proposal to be a strong one.

When a TB outbreak put pressure on the farm's income and affected its ability to service an existing bank loan, AMC was also able to help by offering to refinance. "Bill's bank wasn't as supportive as it might have been, so we stepped in with a refinancing package. During the big milk price dip in 2016-17, we also arranged a capital repayment holiday for Bill so that barn conversion work could carry on through that tough time."

Importance of professional guidance

Bill knows he is a 'hands on' man, and prefers to leave more in-depth paperwork to financial consultant Graham Poulton, who puts together budgets and proposals on Bill's behalf. "It means we can present a package to AMC that makes saying 'yes' so much easier," Bill says.

"Everyone needs someone they can sit down at the table with to discuss any challenges and decide on their future direction. If you're in an industry like ours, you just want to get on with it. That means having somebody to talk to who knows the sector and can help make your plans a reality. I have that through both Graham and Jonathon," he concludes.

For more information about AMC Agents and how they can support, please [click here](#).





Fresh ideas drive growth

“Sitting still doesn’t work any more. To future-proof your business, you need new ideas for how to diversify or expand.” So says Ivor Gaston, a farmer whose drive and willingness to try new approaches has created a hugely successful multi-site agricultural business.

Fresh ideas drive growth



Within just 18 years, Ivor has expanded from 68 acres in Ballymena to 1,200 acres at farms in the Scottish Borders, Northumberland and Stranraer. A move into dairy and pigs, as well as embracing technologies such as robotic milking and a biomass boiler, has allowed Ivor, son Robert and grandson Adam to keep their business low risk.

In Northern Ireland, Ivor and his wife Rosemary reared pigs, at one stage expanding their herd to 4,500. When Robert joined the business in 1988, the farm had reached its limit for potential growth.

Opportunity spotting

The family looked at opportunities on the mainland and, in 1999, bought Ravelaw Farm in the Scottish Borders, bringing all their farm equipment with them in five trucks. There – on 460 acres – they grew wheat, barley, rape and beans and fattened weaner pigs, keeping costs down with home-grown feed. Ten years later, they bought another 400 acres of arable land in nearby Northumberland.

“In 2012, our previous bank began to overload our business with higher interest rates,” says Ivor. “In hindsight, this was a positive changing point for us because it led to our connection with AMC, which has been able to give us the financial support we needed to bring additional plans to fruition.”

**“We have lots of options,
and we’ve spread our risks.
It’s unlikely that arable,
pigs and dairy would all
go bad at the same time”**

Fresh ideas drive growth

Investing in growth

Those plans included selling off the Northumberland Farm and buying neighbouring Whitsome Hill Farm in Berwickshire – a change made far simpler thanks to AMC's help, says Ivor.

A third generation has now joined the business and Adam, at just 20, has already shown an impressive grasp of the business.

In 2017, the family identified an opportunity to buy a 365-acre dairy farm in Stranraer. "Having been with the family for many years, I know they're the sort of people who are always considering ideas and proposals, but this came as a surprise," says John O'Meara, AMC Regional Agricultural Manager.

"When Stranraer came up, I was quite sceptical. It would be their first venture into dairy, but they explained their thinking and how they had done their research. And, of course, they had an exceptional track record. I could see they were aiming to add more strings to their bow and create revenue streams, so was happy to give them the funding they were after in the format they needed."

Future-proofing through spreading risk

Ivor explains the thinking behind their plan. "Dairy isn't as reliant on the single farm payment," he says. "Look at arable, for example. If the subsidy is reduced, the value of the land might well fall. The value of dairy land, meanwhile, may actually increase. Indeed, we'd spoken to a few dairy farmers and it seemed confidence was higher than it had been for 10 years. The UK isn't self-sufficient in milk and the possibility of tariffs after Brexit may create growth opportunities for the British dairy sector."

Robert adds that they had considered different possibilities. "We could have added poultry, a sow unit or an anaerobic digester to the Berwickshire farm, but they would just have been bricks and mortar in the long run. The land at Stranraer will always be worth something and if it continues to be as successful as our five-year plan suggests, we could expand there," he says.

"It's important to take risks, but you also need to know what you will do if you don't get the right outcomes. We have lots of options, and we've spread our risks. It's unlikely that arable, pigs and dairy would all go bad at the same time."

"The land at Stranraer will always be worth something and if it continues to be as successful as our five-year plan suggests, we could expand there"



Fresh ideas drive growth



Investing in technology

One of the selling points for the Stranraer dairy was its technology. Cows are milked four or five times a day by robot milking machines. There's auto-scraping and two large slurry storage tanks with an umbilical system. The Gastons have also recently bought a zero-grazer, bringing fresh grass into the barn-kept cows.

"We currently milk 140 animals, and we have plans to increase the herd to more than 200 by the end of this year. It helps to have a great manager looking after our herd," adds Robert.

The business is managed for them by farmers with immense expertise and a real passion for dairy, and a rolling contract with a nearby creamery has given them a steady market at a good price.

"The automation of the dairy farm takes the stress of working with people away from the cows, and they can actually yield more milk," says Ivor. "The more the cows get used to the system, the better the robot works. It's a fantastic piece of kit."

"We needed financial help from AMC to bring our plans together – but they stay in the background, which is just what we want. We know we can call John O'Meara with any new idea, because he's open to what we're trying to do."



For Priory Farm, near Redhill, Surrey, diversification to reflect changing consumer trends has become a core strategy for future-proofing the business. However, it's been strong management and regular performance reviews that's turned opportunity into success.

Thinking past the farm gate



Thinking past the farm gate

The 120-acre Priory Farm site has been in the Shinner family for 61 years, but in that time it's seen a wide mix of agricultural enterprises. Combinable crops, sheep, chickens, a pig breeding centre, pick-your-own fruit and a plant centre have all been hosted at the site. More recently, it has developed a successful family attraction that seeks to service the needs of the local commuter-belt population.

Priory Farm's 40-acre Discovery Walk allows families to enjoy nature trails, tractor rides and a play area, then be refreshed at the site's coffee shop. Gifts and local produce can be purchased from its award-winning farm shop, as well as from a selection of small businesses operating from converted pig sheds.

"Our evolution has really been about survival," summarises Nic Shinner, son of the farm's first owner John Shinner. "Take our pick-your-own offering – my father set it up in the 1960s and for a while it was a runaway success. But as soon as fruit could be bought all year-round in supermarkets, we knew we needed to do something else."

It's this ability to closely monitor consumer trends and regularly review the farm's operational performance that has been fundamental to Nic's decisions and success.

Diversification strategies

As well as more traditional farming practices, the farm has hosted a range of ventures to help increase revenue streams. "We've had a mountain-boarding enterprise – complete with a mini ski lift – and also set up a corporate entertainment business," says Nic. "Many of these add-on businesses have since been rented out to other operators or divested completely so I can focus on projects that bring in greater returns."

"Take our pick-your-own offering – my father set it up in the 1960s and for a while it was a runaway success"



“As we hoped, people attracted to the Discovery Walk visit the farm shop and the nursery. It’s very symbiotic”

Thinking past the farm gate

Strategy for growth

Jon Drew, Regional Agricultural Manager for AMC, has worked closely with South East based AMC Agents BTF Partnership to support Nic’s plans. “We originally supported the family’s succession plans, and later worked to reorganise the supporting security needed when plans for the sale of their plant centre were being progressed. More recently, we’ve helped support the Discovery Walk development, and this has included fostering the commercial relationship between the project, the farm shop and the commercial tenants on site.”

Investment in diversification

In the future, Nic plans to enlarge the shop, winner of the 2014 Farm Shop of the Year. He’s also considering a number of other leisure-related ventures, monitoring sector trends to reflect the needs of the local urban population.

“So far for our projects, there’s been very little in the way of set-backs,” says Nic. “Generally, the council has been hugely supportive, which helps. Maybe it’s because renting out the pig sheds to local businesses has created employment opportunities.”

The leasing of these units to outside enterprises and the tough decision to sell the plant centre has created advantages for all parties. “As we hoped, people attracted to the Discovery Walk visit the farm shop and the nursery. It’s very symbiotic,” says Nic.

Thinking past the farm gate

Constant review and analysis

While Nic's story may sound like smooth sailing, there's been a strong focus on business management and attention to detail throughout the developments.

"Nic monitors the performance of the farm's key enterprises weekly, against budgets and previous year's results. This allows Nic to swiftly act on opportunities or attend to challenges when good or bad trends have been identified," says Jon.

Nic highlights that AMC's knowledge of the sector has also been key. "I've been with mainstream banks in the past, but frequently struggled with their lack of detailed knowledge of my business and of how the sector is affected by weather and changing seasons. They rarely seemed to take the time to understand our business like AMC does," he explains.

"The farm shop has grown 10% year-on-year for the past five years, while the Discovery Walk has grown 200% in the same period"

The hard work is paying off – the farm shop has grown 10% year-on-year for the past five years, while the Discovery Walk has grown 200% in the same period. Nic says he's now considering appointing a company to manage their online presence. He realised early on how important social media was. "We recently had a YouTube blogger visit the Discovery Walk. Within hours of the video going up, views to our website shot up as did subsequent visitor numbers in the coming few days," he says.

Harvesting opportunity

Nic says he's sure the future of Priory Farm won't include mainstream farming: "Farming has changed materially in my lifetime. We now need to look at new opportunities that both complement our farm's character and generate strong returns on our capital investment. That means always looking to improve and develop our offering, so we are visitors' first choice when they consider where to spend their leisure time and money."

Jon notes that Priory Farm is an inspiring story about how a farm can best use its core asset – land. "The original farmland gave Nic space, and that space provided opportunity. However, it has been Nic's focus on strong management, financial control and performance review that has turned opportunity into success. It's helped him deliver a truly unique product, while successfully running a retail business in a very competitive sector."



Working with Land Agents is a key strand of AMC's business model, providing mutual benefits that are passed on to farming and agricultural enterprises throughout Britain.

Supporting life on the land

Regional Agricultural Managers and local AMC Agents work side-by-side to share expertise and local knowledge with new and existing clients.

Providing on the ground support

AMC's Agents are carefully selected and reflect a true extension of our business structure, providing on-the-ground support in farming and agricultural communities right across Britain. They are often the first point of contact for many of our customers; that's why we invest heavily in building and maintaining these relationships.

Our extensive network of Agents means that customers can deal face-to-face with a local contact. Whether it's to discuss plans, seek advice around possible funding options, or to help with the collection of supporting documentation and reports to help complete an application form, having that assistance close to hand is invaluable.

Delivering local insight

For us, working side-by-side with local Agents gives us useful insight into land market conditions and the different issues facing agricultural businesses across the UK. That level of knowledge helps us offer funding that best suits the needs of businesses across the agricultural sector.

For more information about the available support, contact your local AMC Agent or AMC Regional Agricultural Manager (see right) or visit www.amconline.co.uk/local-contacts.

More information

If you are attending Cereals, Royal Highland or Royal Welsh Shows this year, please call in to the AMC stand.

For more information about events and opportunities to meet AMC Land Agents, visit our events page www.amconline.co.uk/events.



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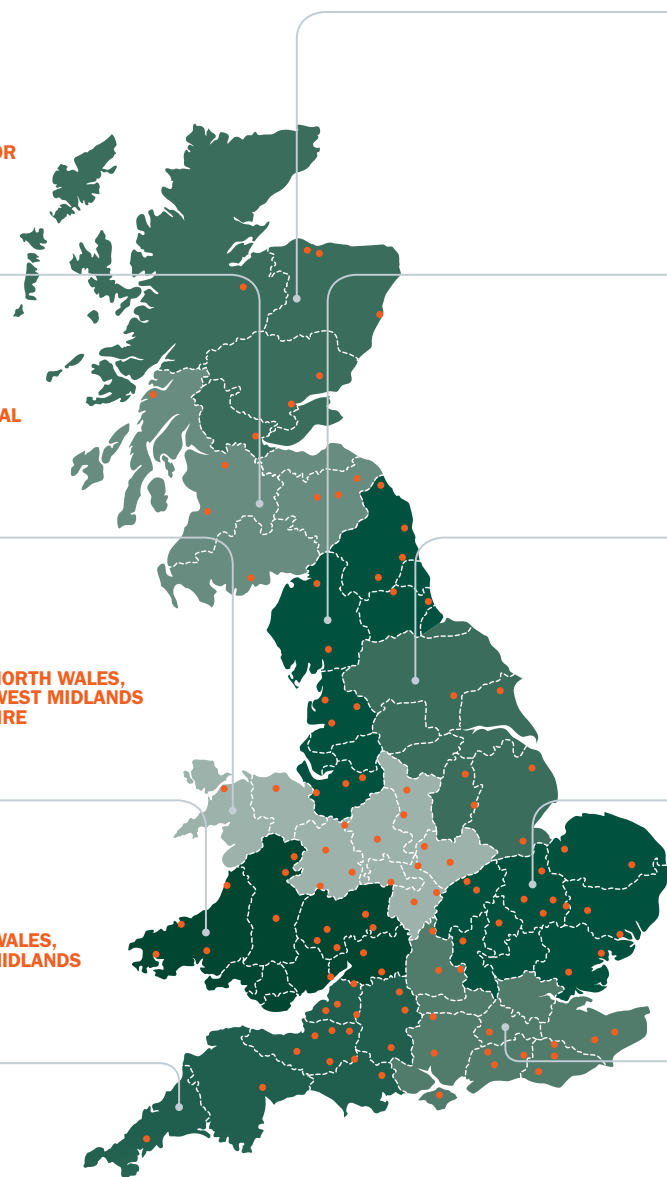
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How to get in touch with us

To find out whether AMC can help fund your project, you can speak to one of our specialist New Business Managers in our Andover head office on 01264 334747. They will be pleased to discuss your plans.

To discuss a proposal with your local AMC Agent, call us on 01264 334747 and we can put you in touch with them. You can also find your local contact on the AMC website – www.amconline.co.uk/local-contacts.

Our Agents are all Rural Chartered Surveyors who may also be able to help with planning permission and project management.

If you have an existing relationship with one of our Regional Agricultural Managers then you can call them direct using the numbers **here**.

Alternatively, why not visit www.amconline.co.uk