A close-up photograph of a pair of hands holding a bunch of ripe, dark blueberries. The hands are weathered and the blueberries are vibrant and fresh. The background is softly blurred, showing more blueberries and green foliage.

Investing in your Energy or Rural Business

Ian Bell OBE
Head of Farming and Rural Engagement

FOLK 2 FOLK
The Local Lending Movement

WHO WE ARE

A multi-award-winning peer-to-peer lending company specialising in helping farm and rural businesses access the finance they need to grow, develop or diversify.

WHO WE HELP

- ✓ Renewable Energy
- ✓ Farming & Agriculture
- ✓ Leisure & Tourism
- ✓ Property Development & Construction
- ✓ Hospitality
- ✓ SMEs

**Over £270m
lent to hundreds
of rural and
entrepreneurial
businesses**

ENERGY PROJECTS WE'VE FINANCED

- ✓ Wind Turbines
- ✓ Solar Panels
- ✓ Ground source and air source heating storage
- ✓ Anaerobic Digesters
- ✓ Biomass and Combined Heat and Power (CHP) systems

FAIR EXCHANGE

- Secured against land or property
- Borrow £50,000 to £5m or more
- From 6 months - 5 years
- Interest-only repayments
- Loans in weeks not months
- Interest rate from 0.54% per month

10 WAYS WE CAN HELP YOU

Our common-sense approach to lending means we may be able to help you when your funding requirements do not fit within established and more traditional channels.

10 WAYS WE CAN HELP YOU

1. The business that wants to grow and develop
2. The business that wants to diversify
3. Borrowers that need to bridge a gap
4. Borrowers with unusual and diverse income streams
5. The business owner looking to release equity

10 WAYS WE CAN HELP YOU

6. Age restrictions

7. Finance for those who don't meet standard lending criteria

8. For property development, purchase and small scale construction projects


9. To facilitate partnership break-ups

10. The existing business borrower that needs to refinance

THE LOCAL LENDING MOVEMENT

A close-up photograph of a pair of hands holding three apples. The hands are positioned at the top and sides, cradling the fruit. One apple is green, and two are red. The background is a blurred blue fabric, possibly a shirt. The overall image conveys a sense of care, quality, and local sourcing.

Helping to build and sustain socially and financially successful local and rural communities across the UK. Essential to Britain's pre and post-Brexit success.

A close-up photograph of a pair of hands, likely belonging to a farmer, holding a cluster of ripe blueberries. The hands are weathered and the blueberries are vibrant blue with some natural blemishes. The background is softly blurred, showing more blueberries and green foliage.

FOLK 2 FOLK

The Local Lending Movement

www.folk2folk.com
[#JoinTheMovement](https://twitter.com/JoinTheMovement)

Your property against which the loan is secured could be at risk if you don't meet payments.