



WOODSIDE FARMS LIMITED

“WE HAVE AN EXCELLENT WORKING RELATIONSHIP WITH LLOYDS TSB. WE HAVE REGULAR, OPEN DIALOGUE WITH OUR RELATIONSHIP MANAGER WHO SUPPORTS US THROUGH THE EBBS AND FLOWS OF THE BUSINESS CYCLE.”

Charlie Gallichan, owner, Woodside Farms Limited

In 1887 Charles Gallichan purchased La Hocquarderie in the heart of Trinity's countryside. That same property, which is now known as Woodside Farm, continues to be farmed by his great great-grandson today. Charlie Gallichan is the fifth generation of his family, and in fact the fifth Charles, to have farmed this land, a challenge that has seen the family and its business diversify in order to survive. Today Woodside Farm is a thriving business that produces potatoes, spring greens, leeks, chillies and daffodils and exports much of its produce to a range of well known UK supermarkets and to well known manufacturers such as Kettle Produce. Charlie has also explored new technologies and the farm now boasts 64 solar panels and the most up to date farming machinery available.

In 2011 Charlie broke with tradition and moved Woodside Farm's banking to Lloyds TSB, confident that he'd found a bank that would give him the personal relationship that he

and his business were looking for. “The level of service we receive from Lloyds TSB is second to none and we've got the personal service we always knew the business should have. We're fortunate that our business is growing despite it being difficult times for the agricultural industry, so most of my conversations with Jo Taylor, our Relationship Manager, are about how we continue to go about the expansion of the business. However, I know that should we need support, Jo would be there in the same way,” he said.

Woodside Farms uses a variety of Lloyds TSB's corporate services including online banking and also has access to speedy payments to and from Europe. “The online banking with Lloyds TSB is very simple to use and allows us to perform all of the transactions we need to on a daily basis. The speedy payments service is also a great help as it means when trading in Europe we can process payments quickly,” added Charlie.



Lloyds TSB Relationship Manager, Jo Taylor, said that it's great to see how the business has flourished since it started working with Lloyds TSB. "Charlie and his team have taken strategic decisions to diversify and grow the business and we've been able to support them in achieving their goals. I've offered local support and advice while Charlie also has access to a Lloyds TSB agricultural industry specialist who is based in the UK. One of our specialist team has been to Jersey to meet with Charlie on several occasions, providing him further peace of mind that he has access to local knowledge as well as specialist industry advice should he need it."

Back in 1887 Woodside was presumably a mixed farm and although Jersey Royals have been the most consistent crop through the decades, many other vegetables and flowers have been grown at Woodside over the years. Of these, daffodils have been most significant, grown in the late 1800s up until the war years when food production was of the utmost importance. Charlie's grandfather reintroduced them in 1962 and Woodside Farm now grows 40 varieties for both their flowers and bulbs. Dairy farming has also been an important part of the history of the farm, producing lovely creamy milk from the Island's famous Jersey cows.

Keeping up with the times has always been extremely important to Charlie and to his family before him. "I believe that my great-grandfather was one of the first farmers in Jersey to use the new-fangled tractors replacing the loyal horse, Biff, who used to reside in the farm stables. It's therefore been a priority of mine to stay ahead and to ensure we modernize and innovate wherever possible.

"We now have a farm shop, up to date sheds, large cold stores and workshops and even enormous solar panels that provide electricity to power the new buildings. We've diversified the crops that we farm and we're currently working on our first crop of chillies - we've got five varieties growing in our dedicated chilli propagation unit. Jersey presents lots of unique challenges, which is why we in the farming sector must grasp, not fear, change. Knowing we have a bank behind us that recognises and supports us in this is hugely reassuring.



"My great great-grandfather would, I hope, approve of all the changes that have happened at the farm and be proud that his descendants have maintained his vision and will hopefully continue to do so in the generations to come. By moving our banking to Lloyds TSB I know I have made the best decision for the future. We have an excellent working relationship with Lloyds TSB. We have regular, open dialogue with our Relationship Manager who supports us through the ebbs and flows of the business cycle," concluded Charlie.

"ONE OF OUR AGRICULTURAL SPECIALISTS HAS BEEN OVER TO MEET WITH CHARLIE ON A FEW OCCASIONS WHICH OFFERS HIM FURTHER PEACE OF MIND THAT HE HAS ACCESS TO LOCAL KNOWLEDGE AS WELL AS SPECIALIST INDUSTRY ADVICE SHOULD HE NEED IT."

Jo Taylor, Lloyds TSB Relationship Manager

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