



## EARLSWOOD GARDEN CENTRE LTD

“WE ARE A FAMILY BUSINESS AND SO THE HUMAN SIDE OF BANKING IS REALLY IMPORTANT. LLOYDS TSB ISN'T JUST A FACELESS BANK, WE HAVE BEEN GIVEN HELP AND SUPPORT ALONG THE WAY AND THEY PROVIDE A SERVICE THAT IS VERY COMPETITIVE.”

Earlswood Garden Centre Ltd managing director Sean Tayler

Two names have been linked to Earlswood for many decades - the Tayler family and Lloyds TSB. The relationship between the two has seen Earlswood evolve from a traditional growing business to a thriving garden centre.

Sean's grandfather Edward bought the property at Ville Baudu in the Vale, Guernsey in the 1930s. He began by growing vegetables before specialising in tomatoes, and his wife ran a drapers and convenience store, which was less than 500 metres from the greenhouses. Sean's parents then took over and began growing geraniums, fuchsia and other plants and eventually local demand meant they stopped exporting and focused on developing a business that only served on-island customers.

“Although I had been always been involved, I was keen to do my own thing first. I had a nursery practices degree and ran my own landscape gardening business before I took over at Earlswood about 10 years ago,” said Sean.

Lloyds TSB has provided banking services for the company and Sean says that the locality of the branches is important as well as the teams that work there.



"As a retailer, we need to make regular deposits and so to have a branch less than two miles away is enormously beneficial to us. We know the team at St Sampson's really well and that service complements the support we receive from the corporate team in St Peter Port," he said.

"We have built up a long-term relationship with the people and there isn't a high turnover of staff, which is important to us. We are a family business and so the human side of banking is really important. Lloyds TSB isn't just a faceless bank, we have been given help and support along the way and they provide a service that is very competitive."

Lloyds TSB Relationship Manager Kara Lucas said that Earlswood Garden Centre was typical of so many Channel Islands' companies.

"Many businesses started off focusing on one thing and as times have changed, have used the determination and innovation that the islands are so famous for to evolve and be continually competitive," she said.

"All three generations of the Tayler family have taken bold but considered business decisions to improve the way in which Earlswood operates and Lloyds TSB is delighted that we have been able to support them, particularly with the recent extension which has created an even more popular place to go for gardeners and non-gardeners alike. We look forward to serving future generations of the Tayler family."

The long-term relationship came to fruition when Sean decided to make a major improvement to Earlswood, which required financing.

"There came a point when we needed to modernise. We had always sold garden sundries such as feed and tools but essentially we had focused on that area of business. People were always suggesting other things we could sell or do and the one thing that kept coming up was a cafe," he said.

"Garden centres have moved on. People expect a lot more from them now. We didn't want to lose our direction and become a café with some plants for sale around it, we wanted to remain a garden centre with a café."

Deciding to make such a huge capital investment at the height of the global economic crisis may not seem like good business sense but Sean disagrees.

"If you can make that decision when things are tough and know it can work, then it's the right decision in the long-term," he said.

"Lloyds TSB was extremely helpful with the financing of the business. It was not an area that I am trained in and so I gathered as much advice as I could. The team at Lloyds TSB asked lots of questions, which made me look at things in detail and gave some brilliant advice."

"The result is a great improvement to our business, which has not only given something extra to our existing customers but also attracted lots more who may not be interested in gardening but want somewhere nice to come for coffee or lunch."

He believes the decision to modernise will have a positive impact on the future success of the business.

"Business continues to grow each year and although people may not be spending as much generally, they are spending it in different ways," he said.

"They might decide not to go away and will spend money making improvements to their gardens so they can enjoy holidays here. We don't sell huge ticket items and so providing we listen to what our customers want and give the old-fashioned service that people like in a modern environment, then I look at the future with confidence."

**"AS FAR BACK AS I CAN REMEMBER WE HAVE BEEN DEALING WITH LLOYDS TSB. THEY HAVE SUPPORTED US THROUGH SOME VERY DIFFICULT TIMES AND THROUGH SOME EXCITING TIMES. IT'S TO THEIR CREDIT THAT WE ARE STILL HERE AND WE VERY MUCH LOOK FORWARD TO CONTINUING OUR RELATIONSHIP WITH THEM."**

Earlswood Garden Centre Ltd managing director Sean Tayler

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