A SIMPLE GUIDE TO ASSET FINANCE
WHAT IS ASSET FINANCE?

The ability to unlock the value from assets you already own or fund additional equipment.

Asset Finance can help you access the equipment you need, without the burden of significant up-front costs. With over 30 years’ experience providing finance for a wide range of assets and equipment types, we recognise that every finance requirement is unique.

Whether you need a few PCs, heavy machinery or a fleet of trucks, our flexible solutions enable you to rent, buy or even refinance existing assets.

HERE ARE JUST A FEW BENEFITS:

- **SPEED** Access equipment quickly to fulfill your contracts with minimal upfront costs
- **CHOICE** Decide whether to return the equipment, extend the lease or purchase it at the end of the period
- **COST-EFFECTIVE** Manage your cashflow more effectively by paying for the use of essential equipment over time
- **TAX EFFICIENT** Reclaim VAT and offset repayment interest against profit, we recommend asking your business advisor or accountant how this works

WE HAVE A NETWORK OF 19 LOCAL OFFICES WITHIN THE UK
HOW ASSET FINANCE WORKS

LEASING
We purchase the equipment and lease it to your business for an agreed term. At the end of the agreement, either return the item or continue to use it for a small charge.

HIRE PURCHASE
We buy the equipment you need on your behalf and you can use it straight away while paying in monthly instalments.

REFINANCING
We consolidate all your Asset Finance payments into one affordable package.

ASSETS WE CAN FINANCE

SOFT ASSETS - EQUIPMENT OF LIMITED RESALE VALUE
- Audio visual and IT hardware
- Office furniture and refurbishment
- Commercial kitchen and refrigeration equipment
- Audio visual and media equipment
- IT hardware and software
- Shop fittings and EPOS equipment
- LED lighting and control systems

HARD ASSETS - ITEMS WITH AN EASILY DEFINED VALUE
- Buses and coaches
- Commercial vehicles
- Construction plant
- Machinery
- Cars and vans
- Printing
- Agricultural and forestry equipment

30+ YEARS EXPERIENCE
**OUR LEASING SOLUTION**

Leasing is ideal for businesses looking to rent, buy or refinance existing assets. We can provide a solution tailored to your needs that will meet even the most challenging and complex funding briefs.

You decide what equipment you want to purchase and where from, then agree discounts and terms with your supplier. We will purchase the equipment on your behalf and lease it to your business for an agreed term; this enables you to secure the equipment you require without the need to take ownership.

**BENEFITS TO YOU**

**SPEED** Access equipment immediately without significant upfront costs

**CONVENIENCE** Manage your cashflow by paying for the use of essential equipment over time

**CHOICE** Decide whether to return the equipment, extend the lease or purchase it at the end of the period

**MAXIMISE YOUR BUDGET** Leasing can be classed as a revenue expenditure so may not need to affect your capital budget, please consult with your business advisor or accountant for more information

**TAX EFFICIENCY** You are able to reclaim the VAT on your rentals and can often offset these claims against profit, please consult with your business advisor or accountant to learn more

---

**WE EMPLOY OVER 900 EMPLOYEES IN THE UK**
OUR HIRE PURCHASE SOLUTION

Hire Purchase works for businesses looking to maximise capital expenditure within a tight budget. Our service allows you to fix the cost of acquiring an asset, but spread the cost of it over time.

You select the equipment and supplier then we buy the equipment on your behalf. You can then use it straight away while paying in manageable monthly instalments. When all payments have been received the ownership automatically passes to you.

BENEFITS TO YOU

SPEED Access equipment immediately without the significant upfront costs

COST-EFFECTIVE Comparing the value of money over time using a discounted cashflow analysis, Hire Purchase can offer a more cost effective alternative to purchasing outright with cash

FLEXIBILITY Both the size of the deposit and the length of the term are flexible

CONVENIENCE Pay regular, manageable instalments over a fixed period of time

CHOICE A broad range of equipment can be purchased from garage and IT equipment through to vehicles, LED lighting and medical equipment

WE EMPLOY OVER 1,350 EMPLOYEES GLOBALLY
OUR REFINANCE SOLUTION

Refinancing offers you the best of both worlds; you can still use the asset in question at the same time as capitalising on a cash injection straight into your business.

By refinancing assets you can fund a range of projects that would not easily be financed by other methods, such as acquiring another company, buying out a business partner or generating cash to fund improvements to your work environment.

Our solution can also help take off the strain of any existing third party Hire Purchase or Lease Finance agreements by consolidating all your payments into one affordable package that takes your specific circumstances into account.

BENEFITS TO YOU

**COST-EFFECTIVE**  By consolidating existing finance on your assets into one facility you can extend the funding period, reduce your payments and release new cash into the business

**LONGER TERM CONFIDENCE**  Some finance facilities are repayable on demand. We can provide funding up to five years on a fixed term facility so you can be confident there will be no unexpected surprises

**CHOICE**  We are happy to consider a whole range of assets such as plant, vehicles, cranes, agricultural equipment and any other asset that has a tangible second hand value

**CONTROL**  Nothing gets in the way of you using the assets, you decide how the additional cash is used to suit your business need
WORKING WITH US THROUGH VENDOR FINANCE

Whatever equipment you are selling, our Vendor Finance solution can open up a whole new range of customers for you.

Offering our Asset Finance services to your customers will help grow your client base, boost sales and increase customer loyalty - without impacting your overheads or draining your resources. You’ll also benefit from the financial expertise and support of our vendor team.

Our seamless service decreases upfront costs, integrates with your sales cycle and removes the hassle of you having to chase customers for payment.

BENEFITS TO YOU

BOOST BUSINESS PRODUCTIVITY Increase your sales and control the discounts you give by allowing your customers a monthly payment option rather than a capital cost

CONVENIENCE Save time chasing contract payments and focus on growing your business

FLEXIBILITY Receive a tailored solution for your customers project, which can incorporate installation costs and maintenance contracts

SIMPLICITY Remove the hassle of managing your funding with our online support tools

SUPPORT You have access to a dedicated team of specialists who are available to visit your customer with you, or progress the funding arrangements on your behalf

HOW VENDOR FINANCE WORKS

1. Provide your customer with a finance quote using our online quoting tool

2. Send us details of your proposed sale and customer details

3. We will liaise with your customer or work with you to approve facilities for one or multiple items of equipment

4. Documentation is provided to you, or direct to your customer (e-documentation is available)

5. Invoice us for the equipment, when delivery is confirmed you are paid by transfer into your bank account

6. Your customer commences payments, usually one month from delivery of equipment
STARTING A BROKER RELATIONSHIP WITH US

We will work closely with you to find the right solution for your clients through our range of Asset Finance services.

We can also work with colleagues in our Invoice Finance team to offer a full Asset Based Lending proposition covering cashflow, Trade, Stock and Foreign Exchange facilities, which increases the range of facilities you are able to offer your clients.

To ensure tracking leads and commission is seamless, you will have access to our online portal to submit prospective clients, track progress, download documentation, send e-documents and review past activity, all in real time.

BENEFITS TO YOU

CONFIDENCE IN OUR PARTNERSHIP  You and your clients’ needs will be met with speedy results, as we will work efficiently with you to produce a bespoke offer for each prospective client you share with us

ABILITY TO OFFER A TRULY BESPOKE SERVICE  Our specialist underwriting teams can assist with both hard and soft assets. We are always happy to discuss assets that don’t meet ‘traditional’ criteria, even if they appear to be out of the ordinary

AN ADDITIONAL INCOME STREAM  Prompt same day commission payments direct to your bank account

ACCESS TO DECISION MAKERS  You will have direct access to BFS underwriters for complex deals, so we can work to tailor a solution that works for your client

USER FRIENDLY LEAD LOGGING PROCESS  Use our online portal, The Bibby Tracker, to submit proposals, track progress, download documentation, send e-docs, track payments and see real time Management Information on all your past transactions

WE HAVE OVER
3,335 ASSET FINANCE CLIENTS IN THE UK AND SUPPORT ALMOST
3,860 BUSINESSES WITH OUR INVOICE FINANCE SOLUTIONS

FIND OUT MORE
Speak to one of our experts to find out how you could become an approved Asset Finance Broker for Bibby Financial Services on 0808 301 8958 or visit www.bibbyfinancialservices.com
WHY CHOOSE BIBBY FINANCIAL SERVICES?

We can help your business grow by providing custom funding solutions which adapt to the ever changing needs of your business.

With local offices around the country, we provide you with a dedicated support team that understands your business and are available to call on as required.

We are also supported by our parent company, the Bibby Line Group, a £1.4 billion business operating in more than 20 countries. The Bibby Line Group employs over 4,500 people across the globe in industries including retail, offshore, financial services, distribution, shipping, marine based businesses and plant hire.
OUR SERVICES

INVOICE DISCOUNTING:
Unlock the value of outstanding customer invoices before they are paid whilst self-managing credit control.  
Read more ▶

FACTORING:
Unlock the value of outstanding customer invoices before they are paid and receive credit control and collection services.  
Read more ▶

RECRUITMENT FINANCE:
A funding solution that bridges the cashflow gap between paying candidates and receiving payment from customers. This is also combined with a payroll service that calculates and pays candidate wages.  
Read more ▶

TRADE FINANCE:
Funding to buy goods within the UK and overseas for resale, bridging the cashflow gap between paying suppliers and receiving payment from customers.  
Read more ▶

CONSTRUCTION FINANCE:
A funding and support solution that provides contractors and sub-contractors an on-going source of funding throughout the various stages of a contract.  
Read more ▶

EXPORT FINANCE:
Funding to buy and sell goods or services abroad. Includes access to a specialist team who can help remove the complexities of doing business overseas.  
Read more ▶

BAD DEBT PROTECTION:
Businesses lose thousands of pounds each year as a result of customer insolvency or prolonged default of payment. Bad Debt Protection provides our clients peace of mind by protecting their business against the impact of a customers inability to pay.  
Read more ▶

FOREIGN EXCHANGE:
Unlock funding and exchange through one transaction. Release funds from invoices, exchange to the currency of your choice and we’ll send to your recipient to almost anywhere in the world. For businesses looking for market leading exchange rates, as well as reduced exposure from currencies fluctuations.  
Read more ▶

OUR LONGEST STANDING CLIENT HAS BEEN WITH US SINCE 1989