



A GUIDE TO ASSET FINANCE

A SMART WAY TO FUND NEW BUSINESS ASSETS

SUPPORTING BUSINESS. **AS USUAL.**



HOW ASSET FINANCE COULD HELP YOUR BUSINESS

Do you have assets in your business that could be working harder for you? Perhaps you're looking to replace equipment or buy for the first time? Asset Finance could be what you need.

You can release cash from existing assets or remove the need for significant upfront investment. It can be a smart alternative to other borrowing such as loans or overdrafts.

BENEFITS OF ASSET FINANCE



Fast

Buy what you need today, don't wait until you've got the cash



Flexible

Option to return, extend or purchase at the end of the period



Cash efficient

- No upfront costs
- Release cash from existing assets
- Spread payments



Tax deductible

Reclaim VAT and offset repayment interest against profit*

*Speak to your accountant or business advisor for advice on how this works.

ASSET FINANCE

DECIDING WHAT TO CHOOSE

Asset Finance options include Leasing, Hire Purchase and Refinancing solutions.

The table below will help you decide which option is right for you depending on the needs of your business.

| I WANT TO | SOLUTION | WHAT | BENEFITS |
|---|----------------------|---|--|
| Acquire a new asset but don't want to commit to ownership | Leasing | <ul style="list-style-type: none"> We purchase the equipment and lease it to your business for an agreed term You select the equipment and supplier then we buy the equipment on your behalf At the end of the agreement, you either return or continue to use it for an additional charge You 'rent' the asset rather than own it | <ul style="list-style-type: none"> No upfront purchasing costs Budget with certainty with affordable repayments Transfer risk of depreciation Tax deductible - you can reclaim VAT and offset repayment interest against profit* |
| Spread the cost of buying new equipment or machinery | Hire Purchase | <ul style="list-style-type: none"> You fix the cost of acquiring an asset and spread the cost over time. At the end of the term the asset is yours You select the equipment and supplier then we buy the equipment on your behalf | <ul style="list-style-type: none"> Manageable and cost-effective way to purchase assets Affordable instalments over a fixed period Flexibility over the size of the deposit and agreed length of the term |
| Access cash by unlocking the value of my existing assets | Refinancing | <ul style="list-style-type: none"> Refinancing offers the best of both worlds because you can still use the asset in question at the same time as capitalising on a cash injection straight into your business Refinancing is different to leasing and hire purchase because you are accessing funding via your existing asset | <ul style="list-style-type: none"> Frees up capital to fund business activities Consolidates existing finance on your assets into one facility. This allows you to extend the funding period, reduce your payments and release new cash into your business Fixed term agreement - up to five years You retain the asset - you can continue to use the asset and decide how the cash is used within your business |

We can finance a wide range of assets.

Some examples include:

Hard Assets:

- Vehicles
- Agricultural equipment
- Plant and machinery
- IT equipment

Soft Assets:

Over a hundred types of soft assets into key sectors, such as:

- Hospitality
- Retail
- Leisure
- Hair and Beauty

*Speak to your accountant or business advisor for advice on how this works.

ASSET FINANCE

STARTING A BROKER RELATIONSHIP WITH US

Are you looking for an experienced partner? We work closely with hundreds of brokers to find the right asset finance solutions for their clients.

KEY BENEFITS

Flexible approach

- Unlike many asset finance providers, our relationship focused and flexible approach means we are always happy to consider hard and soft assets that don't meet 'traditional' criteria, even if they appear to be out of the ordinary (for example we have provided solutions for glamping pods and polythene grow tunnels).

Commission income

- Competitive commission offered on every deal
- Prompt same day commission payments to your account.

ADDITIONAL SERVICES

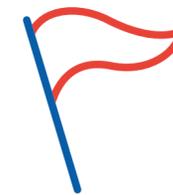
What's more, we are part of Bibby Financial Services, the UK's largest independent invoice finance provider. This means we can offer an additional range of services to structure bespoke asset based lending packages that are tailored to your clients' specific needs. These services include invoice finance, trade finance, export finance, foreign exchange services, and specialist funding for the construction and recruitment sectors.

Seamless service

- Get the deal done more efficiently through direct access to BFS decision makers for complex deals, so we can work together to tailor a solution that works for your client.
- Our easy to use online portal ensures tracking leads and commission is simple. It enables you to submit proposals, track progress, download documentation, send e-docs, track payments and view past transactions.

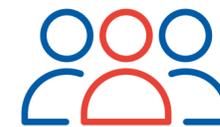


WHY CHOOSE BIBBY FINANCIAL SERVICES?



Independent

Formed in 1982, we're one of the UK's largest independent SME funders.



People Focused

We have a relationship approach to funding. We're part of the Bibby Line Group, a family-owned business formed in 1807.



Experienced

We support SMEs across 9 countries throughout Europe and Asia, funding more than 9,000 businesses.

To find out more about Bibby Financial Services, visit:

www.bibbyfinancialservices.com

Or speak to our experts on: **0808 273 1041**

Connect with us on:



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