

Asset Finance

A smart way to fund new or refinance existing business assets



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? We finance a broad range of assets, including hard assets such as vehicles, plant and machinery and over a hundred types of soft assets, for example, cleaning equipment, IT and software, AV equipment and scaffolding. We will fund assets up to the value of £5m.

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



Fast

Buy what you need today.
Don't wait until
you've got 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*

Our solutions

Leasing

Acquire a new asset but don't want to commit to ownership

- You select the equipment and supplier then we buy the equipment on your behalf
- We purchase the equipment and lease it to your business for an agreed term
- 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

Hire purchase

Spread the cost of buying new equipment or machinery

- 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

Refinancing

Access cash by unlocking the value of your existing assets

- 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

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

Find out more

If you would like to learn more about how Asset Finance can help you please get in touch.
Call **0808 2566 574** or Email proposals@bibbyfinancialservices.com or visit our [website](#).



**ASSET
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