

ASSET FINANCE

Finance for any asset

We offer finance on any asset, from any supplier across any market sector. Asset financing is a common type of lending that allows your business to access assets like equipment, machinery and vehicles without using large sums of cash to purchase them.



Types of asset finance

Short term asset financing

Allows you to stay at the forefront of technological / business developments by making it easier to purchase the current gen technology.

Business asset financing

Used by businesses who are planning on expanding but do not have the cash or would like to spread the cost over a period of time.

Hire purchase

An easy way to purchase assets and spread the cost over time. The purchase will be repaid in instalments, meaning you own the asset in regards to your balance sheet, but will not have full ownership until the term is complete and balance is paid.

HP or lease with balloons

An alternative low payment option utilising the assets value to reduce monthly outgoings.

Asset refinance

We can offer a loan against the value of specific assets owned by your business, e.g the building, a car or equipment.

Finance leasing

Similar to hire purchases and equipment lease, however, it is designed to be stretched over a much a longer period and often the entire usage span of an asset.

ASSET FINANCE

In today's rapidly changing commercial environment, cash is the most valuable asset to any business, so why tie it up in depreciating assets?

Asset finance can work in many different ways, based on your requirements and what works best for you.



Benefits of Asset Finance...

Reduced Upfront Costs

Reduces the initial costs involved when purchasing an asset upfront.

Secure & Fixed Costs

A set payment plan will remove any uncertainty in regards to budgeting.

No Depreciation

Asset finance lowers the risk associated with depreciating assets (e.g vehicles, technology & property).

Increased Cash Flow

Spreading the cost over a set period allows you to use additional funds for growth purposes.

Higher Spec Assets

Source a higher specification asset than you could typically afford with funds.



For more information about **asset financing** speak to one of our team on **01634 386 869**

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