## Flexible Funding ...

Are you looking to re-finance your existing assets, invest in new equipment via operating lease or

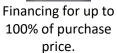


higher purchase or sell your assets and lease them back? Whatever your needs we have a flexible funding solution for you.

## **Hire Purchase**

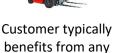
If a business wishes to buy equipment outright, then Hire Purchase can provide a tailored and costeffective alternative to loan or overdraft funding.





available capital

allowances.



y VAT payment deferred to match cash flow of VAT reclaim.



Payment structure agreed at outset can be designed to match cash flow.

## **Operating Lease**

An Operating Lease lets your business benefit from fixed costs based on a predicted annual usage. Title to the equipment remains with the Finance Company and will need to be returned at the end of the lease term.



outset.

With an Operating The f Lease, rental and risk of return conditions are of t fixed/known at the



The funders take the risk of the future value of the equipment.



Potential for improved cash-flow through payments that are normally lower than Hire Purchase or Finance Lease and taxefficient payments.



VAT is payable on the rentals, so it is not necessary to pay VAT on the equipment cost up front.

01706 627376

## **Re-finance/Sale and Lease Back**

www.fleetassess.co.uk

A simple form of refinance. This is a facility which allows you to release equity in unencumbered assets or assets nearing the end of their original finance arrangements.

The result is a cash injection into your business to be used as required.

Fleet Assess Ltd is an appointed representative of DJB Finance & Leasing Ltd, a company authorised and regulated by the FCA under registration number 733608.

