

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 cost-effective alternative to loan or overdraft funding.



Financing for up to 100% of purchase price.



Customer typically benefits from any available capital allowances.



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.



With an Operating Lease, rental and return conditions are fixed/known at the outset.



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 tax-efficient payments.



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

Re-finance/Sale and Lease Back

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.

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