



Asset finance

Purchasing new assets is an essential part of growth for a business, however, cash flow often limits the expansion rate. Outlying large, upfront payments for new equipment, tools and machinery can really affect the day-to-day running of a business but failing to invest can see a customer base begin to suffer.

Asset finance can help businesses overcome this common pitfall. Lenders are able to either purchase the asset on behalf of the business, allowing the cost to be spread across affordable monthly repayments or simply lease the equipment for as long as it's needed.

HIRE PURCHASE

Think of a finance lease in which the lender is the legal owner of the asset, however, the monthly payments work towards full ownership of the asset at the end of the term, rather than simply leasing it for its economic life.

OPERATING LEASE

This is a great option for businesses who rely on plant, machinery and tools to carry out their services or produce a product. Payments are made until the expiry date of the agreement, at which point the business will pay the difference between the original purchase price and the remaining value.

FINANCE LEASE

Similar to renting equipment, a business will typically lease the asset for its economic life meaning that you'll never be left with outdated equipment. This gives business owners the flexibility of full, unrestricted access to the tools without the burden of ownership.

CONTRACT HIRE

Most commonly used for accessing new vehicles. Payments are calculated based on the purchase value and estimated residual value of the vehicle at the end of the agreement. It's usually sold once the contract expires which helps to drive down the monthly repayments for the duration.

REFINANCING

It's never been easier to raise capital through existing assets by refinancing a loan against current equipment. This can help a business quickly and easily secure additional finance from assets if they'd rather invest funds elsewhere in the business.

Capitalise has partnered with lenders who specialise in providing asset finance to a vast array of industries, ensuring that businesses have access to the assets needed as well as dealing with sector-specific professionals who understand business owner's needs.