

# ASSET FINANCE

Leodis Financial  
Brochure

**For business equipment and vehicles,  
investments needed to thrive**

# Leodis Financial Services

## Let Leodis Financial help compare rates, amounts & terms from the UK's best Asset Finance lenders

Our in-house experts, will dig deep to really understand your business requirements and offer a solution that is suitable for yourself and the business

**“When you need to buy equipment without using up your capital.”**

### Asset Finance



Cars



Trucks & Vans



IT & Technology



Plant & Machinery



Office Equipment



Media Equipment



Catering Equipment



Refurb & Fit-Outs

Gone are the days when your local bank manager decided your financial future. Today, there is a plethora of financing options available for you to search with Leodis Financial.

**“Leodis Financial assessed our assets and calculated their residual values. Their knowledge also allows us to purchase used equipment and refinance it if necessary. We found that not all of the providers we met with were interested or had the appropriate experience.”**

At Leodis Financial, we work hard to understand your needs and develop the best asset finance solution possible for your company. Our creative approach can help you uncover the value of current assets and free up funds to invest in your company's growth.

Asset finance agreements are frequently tailored to the specific needs of businesses, allowing for flexibility in terms of the period you'd liked to pay the loan over and repayment schedules amount.



**“Asset finance is a type of financing that allows companies to acquire the equipment they need to expand.”**

What is Asset Finance? Asset finance is the ability to extract capital from existing assets or fund the purchase of new equipment.

Asset Finance can assist you in obtaining the equipment you require without incurring hefty upfront fees. With our expertise in financing a diverse range of assets and equipment, we understand that each loan requirement is different.

Our flexible solutions enable you to rent, buy, or even refinance existing assets, whether you need a few PCs, heavy machinery, or a fleet of trucks.

**Contact us today to start your asset finance application on 01274 028 019**

# HOORAY! Welcome to our business.

It's great to meet you! Here to help guide you through the complications of the asset finance process.

## About Leodis Financial Asset Finance & Refinance Services

Leodis Financial Ltd are established 'whole of market' brokers. We work in partnership with hand-selected lenders meaning we can search quickly and hassle free, to find the right partner for you. We offer independent advice and your initial consultation is offered free of charge. This gives you time to get a clear and concise understanding of the terminology surrounding asset finance along with the terms we can offer such as rates, agreement terms and any fees.

Whether you need financing for your business, be it, vehicle(s), machinery or additional buildings we have a panel of lenders that can cover your needs.

We have well-established team who has a wealth of experience in the industry. They have faced many challenges during this time, so will always do their utmost to look for the right finance for you and your business and will answer any questions you may have during the process.

Get in contact with Leodis Financial today to book your free, no obligation appointment and get the chance to save on your asset lending.

## Why we should be the only call you make – we can help you grow your business

When you join us at Leodis Financial Asset Finance, through our brokerage network service, we will give you access to a vast range of benefits, including:

- ✓ **Financial knowledge with real-world experience**  
Dedicated account manager to assist your company and strengthen our business relationship.
- ✓ **Finding the best options for you and adjusting them to your needs**  
Business development managers offering advice with experience and expertise, as well as our internal asset management team.
- ✓ **Leodis Financial offer a variety of financing options, including refinancing**  
Utilisation of asset finance capital up to £2 million through the Recovery Loan Program.
- ✓ **We are experts in our field**  
Customised payment schedules like seasonal payment schedules and VAT deferral.
- ✓ **We make it as simple as possible for you to invest in your business**  
Funding for mergers and acquisitions, such as management buyouts (MBOs) and management buy ins (MBIs).

## Being Aware of Our Experience

As asset financing experts, we're dedicated to empowering businesses to find, buy, and manage assets that help them achieve their goals.

We believe in going the additional mile, because we are also business people. So, whatever asset you require or industry you operate in, we'll do everything we can to provide your company with the resources it requires to flourish.

Our professionals have a thorough awareness of your funding, equipment, and cash flow needs. And, in most industries, first-hand experience in the following sectors:

- Agriculture
- Commercial transportation
- Technology
- Buses & Coaches
- Green energy
- Manufacturing
- Cars & Vans
- Plant and Machinery
- Car Rental Companies

# What is Asset Finance?

- ✓ Asset finance is the ability to extract capital from existing assets or fund the purchase of new equipment.
- ✓ Asset Finance can assist you in obtaining the equipment you require without incurring hefty upfront fees.

With our expertise in financing a diverse range of assets and equipment, we understand that each loan requirement is different.

Our flexible solutions enable you to rent, buy, or even refinance existing assets, whether you need a few PCs, heavy machinery, or a fleet of trucks.

## A Few Benefits:

### Speed

Quickly obtain equipment to complete contracts with minimum upfront expenditures.

### Choice

Make a decision about whether to return the equipment, extend the lease, or buy it at the end of the term.

### Cost-Effective

Pay for the use of essential equipment over time to better manage your cash flow.

### Effective in Taxation

We recommend asking your business advisor or accountant how to reclaim VAT and offset repayment interest against profit.

**“Asset finance is a type of financing that allows companies to acquire the equipment they need to expand.”**

It usually entails paying a monthly fee to use the asset for a set period of time rather than paying the full price of purchasing it outright. Leasing and hire purchase are the two most frequent methods of asset financing.

### Asset Finance Loans Help with:

- Increase your financial flow
- Assist uncertainty management
- Make a payment for business expenses
- Payroll assistance

We'll teach you how asset finance works in a straightforward and practical manner.

## Benefits of Asset Finance

Asset financing has a number of advantages. With an appealing amount of flexibility, it's great for maintaining, replacing, or updating depreciating assets. Asset finance provides the following benefits when you need to retain a tight grip on your cash flow and working capital:

- ✓ **Reduces the risk of ownership:**  
On specific items, we can take the risk of how much value remains in the asset at the end of the contract and take responsibility for disposal and management costs.
- ✓ **Increases the number of credit lines available to you:**  
It can increase the financial value of your company's assets by supplementing cash and existing bank credit lines, such as overdrafts.
- ✓ **Release cash:**  
Sale and leaseback, sell your existing assets and lease them back, releasing the value contained inside them. You can save money by not using cash reserves, which could be used to fund expansion elsewhere in the company.

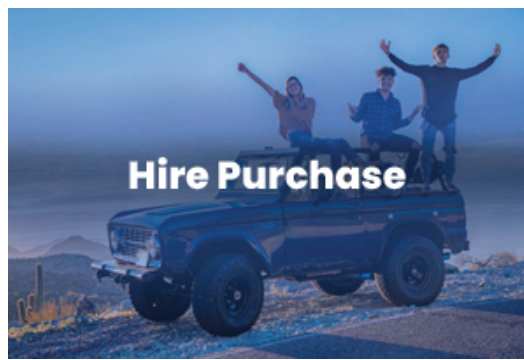


- ✓ **Deliver funds in a timely manner:**  
Because of the asset's security, credit applications can be processed quickly.
- ✓ **Remove the element of doubt:**  
Fix your rental fees and the interest you'll have to pay for the life of your contract to plan for the future. Uncertainty and costly shocks are no longer a part of your life.
- ✓ **Reduce squandered funds:**  
The rentals represent the use of an asset for a portion of its usable life – this is a significant value added benefit if you only plan to utilise it for a portion of its life. This can help with expansion elsewhere in the company.
- ✓ **Credit decisions should be made more quickly:**  
We use a normal credit procedure that is based on the assets that are being funded. Our customers find the decision-making process to be quick and easy, please note that it's possible that security will be required. There may be a charge for the product.

## How Asset Finance Works?



The lender buys the equipment and leases it to your company for a set period of time. Then return the item or continue to use it for a small fee at the end of the agreement.



The lender purchases the equipment you require on your behalf and allows you to begin using it immediately while paying in monthly instalments.



Asset refinancing is a method of raising additional capital from existing assets. Refinancing gives you the best of both worlds: you may keep using the asset while also getting a cash infusion into your firm.

We understand the challenges you're under because we've worked with a variety of industries.

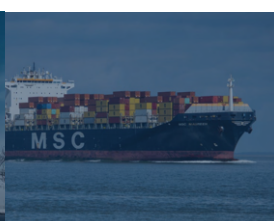
### We can assist you in the following ways:

- Increase your financial flow
- Assist uncertainty management
- Expand your company
- Make a payment for business expenses
- Payroll assistance
- Fill up the revenue gaps

### We can finance assets like:

#### Equipment with an easily defined value is called "Hard Asset":

- |                           |                         |                        |                                      |
|---------------------------|-------------------------|------------------------|--------------------------------------|
| • All-terrain vehicles    | • Agricultural vehicles | • Ambulance            | • Black cab                          |
| • Brand new car           | • Bus and coach         | • Chauffeur hire car   | • Classic car                        |
| • Farming equipment       | • HGV and tankers       | • Horsebox finance     | • Light and heavy commercial vehicle |
| • Minicab vehicle finance | • Motor home finance    | • Prestige car finance | • Recovery truck finance             |
| • Sports car              | • Tractor unit          | • Trailer              | • Concrete mixers                    |
| • Van and minibus         | • Access platforms      | • Bulldozers           | • Forklifts                          |
| • Cranes                  | • Diggers               | • Excavators           |                                      |
| • Generators              | • JCBs                  | • Truck                |                                      |



## Equipment with limited resale value is called "Soft Asset":

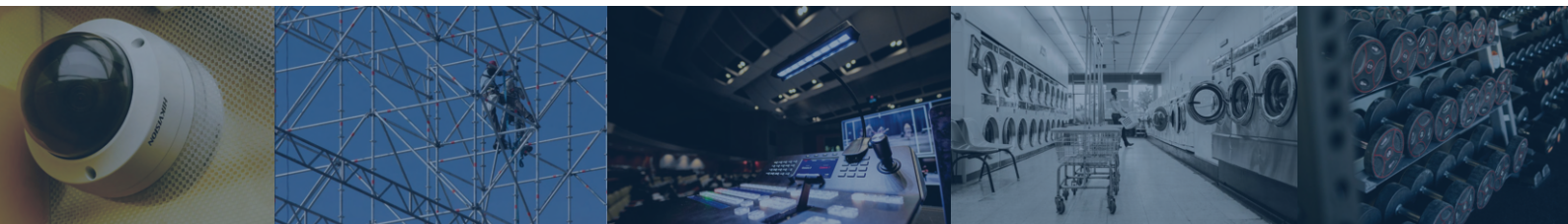
- LED lighting and control systems
- Catering equipment inc. Bakery, Frying Ranges, Ovens, etc.
- Office Equipment & Furniture
- IT hardware 80% and software 20%, if part of the deal
- Commercial kitchen and refrigeration equipment
- Shop fitting inc Refrigeration, Freezers, EPOS System
- Audio visual and media equipment
- Shop fittings and EPOS equipment

## All above classes subject to identifiable, removable assets with intangible/ unsuitable elements to be limited to maximum 20% of total invoice cost.

- Gym equipment, cardiovascular machines preferred
- Garage & MOT equipment
- Arcade/ Amusement machines, not gambling machines.
- Jiffy truck
- Beauty equipment, inc. non-invasive lasers, scanners, sun beds
- Laundry & dry cleaning machines
- Digital printers up to £50k
- Go Karts, to specific karting businesses, not play centres

## Equipment with a NOT an easily defined value is called "Border Line Asset":

- Vending machines
- Dairy livestock
- Air conditioning units
- In-cab CCTV
- CCTV
- Trackers
- Scaffolding
- Music Equipment



Leodis Financials plant & equipment finance solutions are available for a wide variety of sectors including:

### Recycling & Renewable:

- Chipper machine
- Magnetic operators
- Crushing and screening
- Lifts, tippers and dumpers
- Compactor
- Pellet machines
- Conveyor
- Shredders

### Agricultural Finance:

- All-terrain vehicles
- Harvesters
- Firewood machinery
- Sawmills
- Balers
- Skidders
- Forwarders
- Tractors

### Engineering equipment:

- Borers
- Generators
- Presses
- CNC machining centres
- Guillotines
- Welding machinery
- Drills
- Mills
- Sanders
- Extruders
- Planers
- Saws

### Printing machinery:

- Bindery and collating
- Packaging
- Folding machines
- Mailing equipment
- Digital printers
- Printing presses
- Guillotines
- Cutters

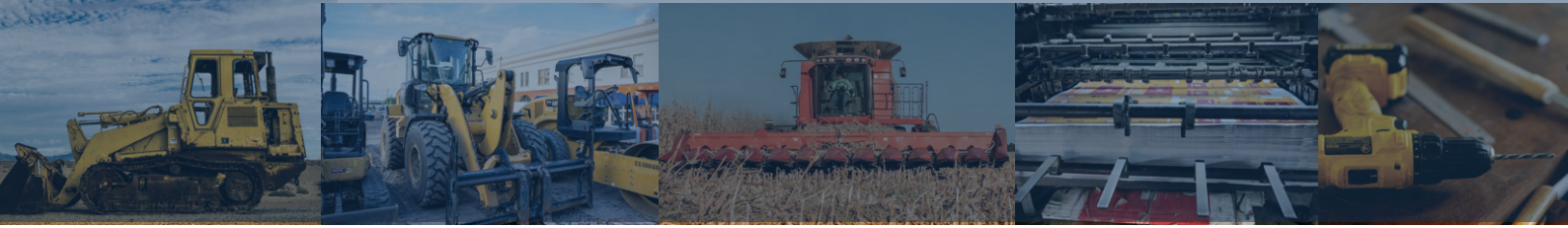
### Construction plant :

- Access platforms
- Diggers
- Concrete mixers
- Excavators
- Bulldozers
- Generators
- Cranes
- JCBs

### Construction plant :

- Container handlers
- Tele-trucks
- Forklifts
- Skid-loaders
- Tele-handlers





Why buy technology equipment, vehicles, plant, and machinery outright when they all lose value over time? This is precisely the type of question that this brochure aims to answer.

Security may be required. There may be product fees.

### **We recognise the value and power of asset finance to your company**

Gone are the days when your local bank manager decided your financial future. Today, there is a plethora of financing options available for you to search with Leodis Financial.

**“Leodis Financial assessed our assets and calculated their residual values. Their knowledge also allows us to purchase used equipment and refinance it if necessary. We found that not all of the providers we met with were interested or had the appropriate experience.”** CEO of Unitracker Vehicle Tracking Solutions Ltd

At Leodis Financial, we work hard to understand your needs and develop the best asset finance solution possible for your company. Our creative approach can help you uncover the value of current assets and free up funds to invest in your company's growth.

Asset finance agreements are frequently tailored to the specific needs of businesses, allowing for flexibility in terms of the period you'd liked to pay the loan over and repayment schedules amount.

- ✓ Providing firms with access to critical equipment without the cash flow implications of a full purchase.
- ✓ It can boost a company's financial value by supplementing cash resources and existing bank credit lines.
- ✓ Specific types of asset finance, such as leasing and hire purchase, are frequently regarded as excellent budgeting tools because payments are typically fixed, allowing for better cash flow management.



**“Asset finance gives you the power and flexibility to help your company develop a long-term future by putting your money to work for you.”**

# What is Finance Leasing?

Finance leasing refers to the rental of an item rather than the purchase of one.

Businesses that want to rent, buy, or refinance existing assets should consider leasing.

We can create a solution to your needs that will meet even the most difficult and complex finance requirements with having contact directly with the underwriters.

A finance lease is a contract between a funder and a customer that allows the client to use an asset in exchange for a rental payment over a certain period of time.

In most cases, the lender will calculate rentals over a set period of time. The lender will have recouped the cost of purchasing the asset on your behalf by the end of it.

Despite the fact that you never own the asset, the lender will usually allow you to share in the majority of the sale proceeds at the end of the term. Unless the lease is a lengthy financing lease, you can choose to deduct the rentals from your earnings (subject to HMRC Statement of Practice 3/91), while the lender will keep any capital allowances.

You choose what equipment you want to buy and where you want to buy it, negotiate any discounts and best terms with your vendor. The lender will buy the equipment on your behalf and lease it to your company for a set period of time, allowing you to have the equipment you need without having to take ownership.

## Benefits for the business:

- ✓ **Speed:**  
You can get equipment right away without having to pay a lot of money up front.
- ✓ **Choice:**  
Manage your financial flow by paying for important equipment over time. Make a decision about whether to return the equipment, extend the lease, or buy it at the end of the term.
- ✓ **Get the most out of your money:**  
Leasing can be classified as a revenue expense; therefore it may not need to be factored into your capital budget. For additional information, speak with your business advisor or accountant.
- ✓ **Efficiency in taxation:**  
You may be eligible to reclaim VAT on your rents, and these claims can often be adjusted against profit; please consult your business advisor or accountant for additional information.



# What is Hire Purchase Finance?

- ✓ Hire purchase finance is designed to ensure a steady cash flow, rather than making one large capital outlay.
- ✓ Businesses who want to maximise capital investment while staying on restricted budget use hire purchase finance.

**“Our service allows you to lock in the price of an asset and spread the cost over time.”**

After you've chosen the equipment and supplier, the lender will purchase it on your behalf. You can then use it right away while paying in monthly instalments that are easy to handle. When all funds are collected, ownership of the property is automatically transferred to you.

- Hire Purchase allows you to spread the cost of an asset over a longer period of time, eventually granting you ownership at the end of the payback period.
- Rather than making a single significant capital payment, hire purchase finance is designed to provide a consistent cash flow.
- After all payments have been made, including the option to purchase charge, the business becomes the owner of the equipment with hire purchase finance agreement.
- The client is treated as the owner of the equipment for tax purposes from the start of the agreement, allowing them to claim capital allowances. The client will be responsible for the equipment's upkeep and insurance.

## The following are some of the benefits of a hire purchase agreement:

- ✓ **Improving the company's balance sheet:**  
Hire purchase finance is for businesses who want to keep the asset/vehicle as an asset at the end of the contract. Assets that are funded in this way can appear as a balance sheet item, allowing you to deduct the value from taxable profits.
- ✓ **Cash flow:**  
Buying assets outright can put a strain on cash flow, but hire purchase allows you to spread the expense over a specified period based on the asset's life.
- ✓ **Ownership of the asset:**  
Once you've paid the option fee and/or the balloon payment, the asset/vehicle is yours.
- ✓ **Reclaimable VAT:**  
Hire purchase agreements assist firms estimate cash flow because they have fixed interest rates and monthly payments. The company can compare the payments to the predicted revenue and profits generated by the asset's use.
- ✓ **If the client is a VAT registered business:**  
The total VAT on assets utilised for commercial purposes can be reclaimed.
- ✓ **Optional balloon payments:**  
At the end of the arrangement, a 'balloon' rental can be arranged, allowing for cheaper monthly payments
- ✓ **Speed:** Get access to equipment right away without having to pay a lot of money up front.
- ✓ **Cost Effective:**  
Hire purchase, based on a discounted cash flow analysis, can be a more cost-effective option to making a full-price purchase with cash.
- ✓ **Flexibility:** Both the deposit quantity and the term length are flexible.
- ✓ **Convenient:** Pay in easy-to-manage installments over a set length of time.
- ✓ **Wide Options:**  
A wide choice of equipment is available from garages and home improvement stores, IT equipment, cars, LED lighting, and medical equipment are just a few examples.

# What is Asset Refinance?

Refinancing gives you the best of both Worlds: you may keep using the asset while also getting cash infusion into your firm.

Asset refinancing is a method of raising additional capital from existing assets for a variety of objectives. The assets could be debt-free or subject to an existing finance agreement with Leodis Financial or another finance company, as long as they have enough equity.

We can help a client's cash flow and stability by releasing capital tied to fixed assets. The funds can be used to reduce existing liabilities or restructure existing agreements to free up equity.

A financing lease or a lease/hire purchase agreement can be used to refinance assets.

- ✓ **Cost-Effective Benefits:**  
You can prolong the funding time, cut payments, and unleash additional cash into the business by consolidating existing asset finance under a single arrangement.
- ✓ **Confidence in the long term:**  
Some types of loans can be repaid on demand. We can provide finance for up to five years on a fixed-term basis, so there will be no unpleasant surprises.
- ✓ **Choice:**  
We're interested in a wide range of assets, including plant, trucks, cranes, agricultural equipment, and any other asset with a resale value.
- ✓ **Control:**  
Nothing stands in the way of you using the assets, you decide \ show the additional cash is utilised to fit your business need

## Asset Refinance scenarios may include:

The following are some examples of asset refinancing scenarios:

- ✓ **Buying more equipment:**  
Some businesses may find it difficult to acquire asset finance for new gear, but they may be able to raise capital by refinancing old assets (or by offering them as additional security).
  - ✓ **Raising capital:**  
Without the need for outside investment, a company can raise capital for expansion.
- Management buy-ins/outs: Refinancing a company's assets might help you raise funds to buy another company or help you restructure your own.
- ✓ **To reduce existing monthly commitments:**  
To extend the remaining balance of an existing financial agreement over a longer term in order to lower existing monthly commitments (to reduce the monthly payments).
  - ✓ **Replenishment of Working Capital:**  
To restructure existing debt.



# Invest in your business

Your company is expanding. You've figured out how to take the next step in realising your goals. It could be a comprehensive reorganisation of your technology infrastructure or the installation of new equipment and gear.

Wouldn't it be great if you could discover a reliable business partner that knows your sector and can help you get money when you need it?

Our relationship managers are highly experienced and constantly approachable, and they can discuss your requirements.

## Capitalising on capital allowances:

Capital allowances allow you to deduct a portion of the cost of certain asset purchases from your taxable income as a firm. Make a claim for a specific expense on:

Vehicles

Plant and  
machinery

Technology

Research and  
development

**"More often, the more money you make, the more money you spend, that's why money doesn't make you rich, assets make you rich!"**



It's possible that security will be required. There may be a charge for the product.

Unless the lease is a lengthy financing lease, your leasing firm will claim any capital allowances and pass them on to you in the monthly cost. You can claim the rentals as a business expense if you follow the provisions of HMRC Statement of Practice 3/91.

You may be eligible to claim capital allowances based on the cost of an asset if you utilise it under a hire purchase arrangement. Interest and other fees are typically considered a business expense. The amount you can claim will be determined by your unique circumstances.

This material is just intended to serve as a general guide. Always talk to your accountant or tax adviser about the specifics

## Making the best decision

Below, you'll find questions to help you figure out the best decision for you and the business, as well as a list of financing choices. Our asset financing experts can assist you with difficulties such as:

- Cash flow and working capital
- Tax and VAT treatment
- Tying up capital in fixed assets vs leasing them

Questions	H.P	Finance Lease	Operating Lease
Will you be the owner of the asset?	Yes	No	Planned Rental Product Only
Is this route capital-saving?	Yes	Yes	Yes
Is it possible to claim VAT on payments?	No	Yes	Yes
Is it possible to claim VAT on the asset's purchase price?	Yes	No	No
Balance Sheet Asset	Yes	Yes	No
Debt on balance sheet	Yes	Yes	No
Monthly rental tax deductible	No	Yes (interest + depreciation)	Yes (rental amount)
Capital Allowances – annual writing down allowance	Yes	No	No
Capital Allowance – annual investment allowance	Yes (if available)	No	No

**Purchasing assets altogether might lock up cash and expose you to the risk of volatile resale values.**

Selling your asset to the lenders and leasing it back, allows you to budget more effectively because you'll have fixed monthly payments and won't be exposed to volatile residual prices.

**Of course, you can always pay in cash.**

However, many businesses we deal with believe that conserving working capital, financing an asset over the period of its useful life rather than paying up front, makes more sense.

**Purchases made with cash deplete cash resources.**

You're buying an asset that is likely to depreciate over time. You'll have to keep it in good working order and dispose of it when it's time to replace it. You can sometimes incorporate maintenance costs in your monthly payments and leave disposal to the lender.

**Sale and leaseback, measurable benefits.**

It's difficult to calculate the exact cost of purchasing, financing, maintaining, and selling assets. Our experts, on the other hand, can assist you in determining the genuine figures.

**When you choose sale and leaseback you get our support with:**

- Relief vehicles during repairs
- Accident management
- Roadside assistance
- Fuel cards for fleets

**For your technology assets, our options cover:**

- Supply
- Critical hardware
- Fixing, replacing, maintenance and disposal





### The key benefits:

- Re-inject vital capital into your business
- Strengthen your balance sheet
- Open up new lines of credit for business growth and expansion
- Additional option to cover all servicing and repairs

### When you pick sale and leaseback, you'll get our help with:

- Rental vehicles while repairs are being completed
- Accident management
- Roadside assistance
- Fleet fuel cards

### The main advantages are as follows:

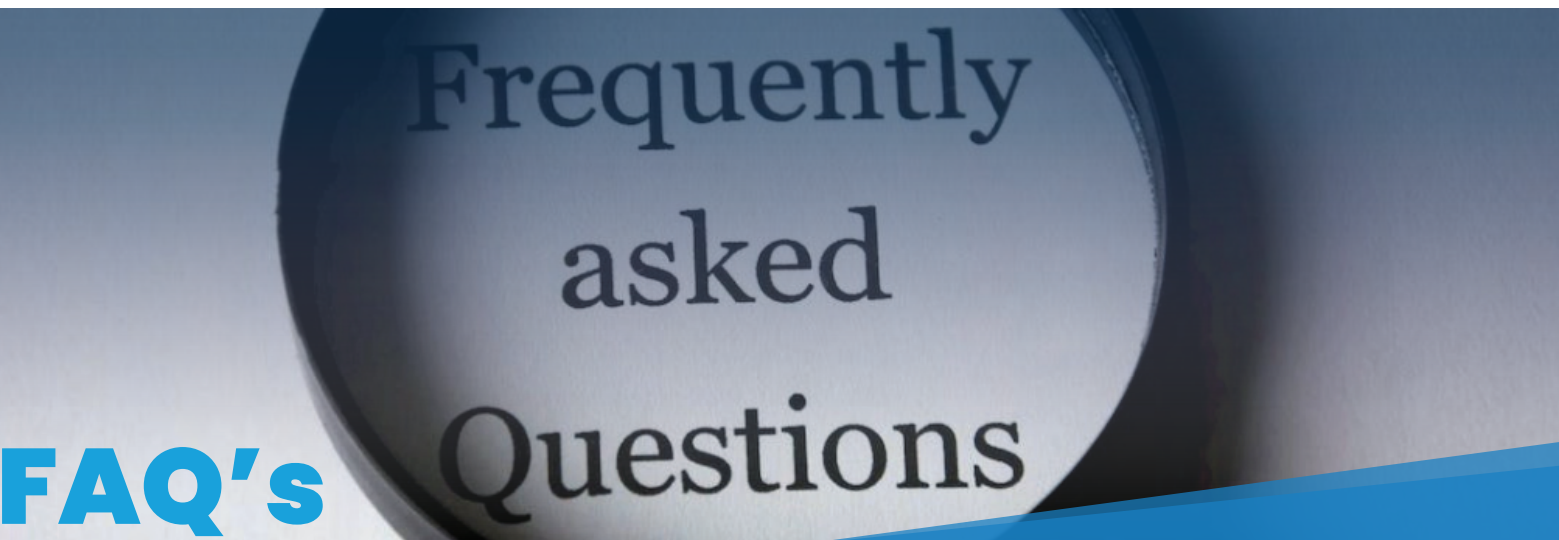
- Strengthen your balance sheet
- Open up additional lines of credit for business growth and expansion
- Additional option to cover all service and repairs

### Flexible leasing possibilities

Leasing works well, if you only require an asset for a portion of its useful life, such as vehicles or construction equipment.

Leasing is also suitable for items that need to be updated on a regular basis, such as technology assets.

The lender will buy the asset on your behalf and then resell it to you. You pay rent for a set amount of time under the lease. Despite the fact that you will never own the asset, you will have complete access to it. On lease and contract hire rents, you can also claim VAT. For work cars, there are special restrictions that allow you to reclaim 50% of the VAT.



### + What is asset finance best for?

Asset financing is appropriate for any business in any industry. Depending on your business demands, you can utilise it for equipment ranging from a few thousand pounds to several million pounds

### + The most common reasons for getting asset finance?

- |                                  |                            |                        |
|----------------------------------|----------------------------|------------------------|
| • Fund large marketing campaigns | • Refinance existing debts | • Equipment Investment |
| • Staff Recruitment              | • Launch new product lines | • Manage uncertainty   |
| • Increased Cash Flow            | • Relocation Costs         | • Staff Development    |
| • Website Development            |                            |                        |

The whole process is simple, quick, easy and painless with the help of Leodis Financial, with extra funding businesses can have that pressure taken off and ease day to day cash flow issues. If you require assistance, we are here to help you.

### + Why you should apply for asset finance with Leodis Financial?

- Up to 90% of the asset's purchase price can be funded
- Make a capital allowance claim
- Asset ownership at the end of the contract
- Get a free, no obligation quote
- 10% down payment programs
- Get approval within the working day
- No application, broker or setup fees
- Flexible repayment plans
- Get VAT refund
- Get low, competitive, attractive rates
- We compare all the top leaders' rates
- Dedicated trained expert advisors
- Loans are arranged with major lenders
- Fast and reliable service

### + What are the criteria's that needs to be met?

- Can you provide last year's Audited Accounts
- Provide 3 x months of business bank statements
- Last year's Management Accounts
- Provide details of all Directors

### + Why don't you just pay with cash?

If your company has the funds, it may be worthwhile to examine this alternative. The asset will be owned outright by your company, and you will be eligible to claim capital allowances. However, spending cash up front may deplete working capital that could be better invested elsewhere.

### + Why don't I just borrow the money from my bank?

Loans have their place when acquiring assets but you should consider your overall borrowing requirements. A bank loan is likely to make it hard to raise funds for other things while the loan is outstanding.

### + Is it true that asset finance provides the security of a long-term agreement

Yes. A bank can call in an overdraft at any time, but you're safe with an asset finance agreement because you're on a fixed-term contract. This cannot be removed throughout the term of the contract, which is a benefit over a bank overdraft.

### + Is it necessary for my company to have a track record of profitable trade to be considered?

Yes. We examine your company's credit history and growth potential to ensure that repayments can be made. Taking possession of the asset is considered a final option. Leodis Financial is a broker that specialises in asset financing. If a lender needs to enforce security they have established disposal routes'.

### + How long does it take to reach a settlement?

Each judgement is unique to the company, although for transactions under £150,000, an initial decision can be made in as little as 24 hours. There's usually a brief period of time following the original choice to put formalities in place, whether it's face-to-face, over the phone, or online. Most asset sellers are aware with this procedure and are accustomed to supplying this information.

### + Is it ever necessary for me to provide additional security?

Although we may ask for a guarantee if your company is borrowing a big amount of the cost and your balance sheet is developing or increasing, we usually take security on the asset in question.

### + Is there ever a time when I'll need to provide more security?

Although we may want a guarantee if your company is borrowing a big percentage of the cost and your balance sheet is developing or increasing, we will primarily take security on the asset in question.

### + What is a balloon payment, and how does it work?

This is a final lump sum payment that usually reflects the asset's anticipated worth at the end of the agreement. Monthly instalments can be decreased by choosing this option, but you'll pay more interest overall because the capital total isn't decreasing at the same rate as it would if repayments were targeted to cover the entire amount.

### + What information is required?

- Make, model, years, mileage and registration plate
- Permission to search Directors
- Copy of last three months bank statements
- Full annual accounts & any management information reports (£50K plus)
- Details of previous trading history / adverse where applicable
- Supplier / Dealer details
- Proof of title on Refinance proposals

### + What information is required?

- We shall firstly examine your eligibility without jeopardising your credit score.
- A simple application will be completed, to tell us about yourself and your company.
- If you're approved, you'll get a free, no-obligation quote.
- The lender will normally deposit the funds into your account the next business day after you agree.

**"We aim to have exclusive business financial products that you can't find anywhere else in the market."**

### + Why you should use Leodis Financial for your Asset Financing?

- Specialists in Asset Finance
- We have experience of Asset Finance knowledge and can evaluate and finance any asset in any industry

The experts at Leodis Financial reviews each application submitted to us, based on the amount required and the timeframe specified, we reach out to the lenders with the resources and an interest in the form of financing sought.

- Rates that are unmatched
- Our competitive rates are among the lowest in the UK

As soon as we have run required checks and confirmed everything with the lender, we are ready to hand you the money required to fund your next business project.

- There are no setup fees
- Under no circumstances do we charge an arrangement fee

Whether you want to move your office to a more lucrative location, hire more staff, invest in equipment or purchase machinery, Leodis Financial offers you a convenient and easy way to acquire financing, the terms we offer are based on your needs

- Simplicity
- Our application procedure is easy to follow

We at Leodis Financial simplify the process of acquiring business finance, rather than rely on intricate algorithms done by computers, business financing applications that are submitted with us are always analysed with a human approach.

**"Since our aim is to help you grow, every financing option we offer is curate as per your situation."**

We understand that one size does not fit all.

As a result, we offer needs-specific business loan solutions so that financing helps your business' growth rather than hamper it.





## Our products & services, how we can help meet your financial needs

At Leodis Financial Ltd we offer an additional range of products and services, including the best mortgage solutions, accident, sickness and unemployment insurance, bridging loans, invoice financing, development loans, asset and motor finance, refinance and more.

Over fifty of the UK's leading lenders have excellent working connections with us. Our panel of lenders can help you find the appropriate deal for you by offering a variety of packages ranging from £5,000 to £25m.

We're happy to talk about your options with you in person from our offices based in Bradford City Centre.

### Hire Purchase Asset Finance

Leodis Financial provides asset finance and asset refinance for a wide range of both new and used assets

Our service allows you to lock in the price of an asset and spread the cost over time.

### Asset & Equipment Refinance

Apply now for asset and equipment refinancing that is quick and inexpensive.

Asset finance is used when you need equipment for the business to grow but don't have the funds or prefer the company spread the cost over a term to secure funds for another day.

### Financing Leasing

Finance leasing refers to the rental of an item rather than the purchase of one.

We can create a solution to your needs that will meet even the most difficult and complex finance requirements by having contact directly with the underwriters.



- ✓ Buy To Let Mortgages
- ✓ Commercial Mortgages
- ✓ Remortgages
- ✓ Discounted Rates
- ✓ Tracker Rate
- ✓ Timber Lodge Mortgages
- ✓ Buildings & Contents Insurance
- ✓ Repayment Protection
- ✓ Operating Finance
- ✓ Homeowners Loan
- ✓ Family Income
- ✓ Specialist Finance
- ✓ Conditional Sale Finance
- ✓ Hire Purchase Finance
- ✓ Residential Mortgages
- ✓ Self Employed Mortgages
- ✓ Owner Occupier
- ✓ Standard Variable
- ✓ First Time Buyers
- ✓ Complex Mortgages
- ✓ Business Protection
- ✓ Capital Release
- ✓ Tenant Insurance
- ✓ Life Insurance
- ✓ Invoice Financing
- ✓ Development Finance
- ✓ Personal Contract Purchase
- ✓ Motor Vehicle Finance
- ✓ Second Charge Mortgages
- ✓ Poor Credit Mortgages
- ✓ Refurbishment Finance
- ✓ Offset Mortgages
- ✓ Shared Equity
- ✓ Family Income Protection
- ✓ Key Man Insurance
- ✓ Finance Leasing
- ✓ Business Insurance
- ✓ Critical Illness
- ✓ Bridging Loans
- ✓ Business Asset Finance
- ✓ Personal Contract Hire
- ✓ Asset & Motor Refinance



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If you require assistance, we are here to help you, please contact us today

**Disclaimer:**

Every effort has been made to ensure the accuracy at the time it was written. It is not intended to provide legal advice or suggest a guaranteed outcome as individual situations will differ and the law may have changed since publication.

Readers considering legal action should consult with an experienced lawyer to understand current laws and how they may affect a case.

This guide contains solely illustrative information. All tax statements are based on the greatest knowledge we have of current regulations. Tax rates and bases are subject to change. This guide does not provide legal, tax, financial planning, or other professional advice. Always consult with your accountant before deciding on a financing package.

It's possible that security will be required. There may be a charge for the product.

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