



# A cost-effective fleet is a product of its funding.

We work with you to understand your objectives and demonstrate how different funding methods could reduce costs whilst supporting your company's business ambitions.



## **Competitive solutions.**

The way you fund your fleet is critical. We combine our independence with an extensive range of funding products to offer solutions that are balanced and above all, competitive.



## **The right products now and in future.**

By taking into account current and future taxation, we help you make informed funding decisions that save your business money - both today and tomorrow.



## **Experienced and impartial advice.**

Every company is different, and so is our approach. Our experienced team will help you identify the optimum vehicle funding method that suits your corporate agenda - not ours.



# We let you know what's good for you. And what isn't.

## **Business Contract Hire**

A low-risk solution that offers you new vehicles without the capital outlay or the responsibilities of ownership. With fixed monthly fees, it's ideal for budgeting and an effective way of running a fleet.

## **Finance Lease**

Suited to companies that require reliable vehicles that may be subjected to heavy use and/or wear and tear, such as LCVs. Also suitable for companies looking to keep their vehicles on balance sheet and who want to take the residual risk once the agreement ends.

## **Salary Sacrifice**

An excellent addition to a company's benefit scheme. Salary sacrifice provides a cost effective means of financing a car using tax and National Insurance Contributions to maximise savings.

## **Personal Contract Hire**

Fixed monthly rentals simplify budgeting whilst flexible duration and mileage terms can be tailored to your requirements. Vehicle maintenance can be included in monthly rentals, helping spread costs.

## **Sale and Leaseback**

We buy your vehicles from you and lease them back to you for a fixed monthly amount. Cash can then be injected back into your business, helping to boost cash flow.

## **Contract Purchase**

Lease a new vehicle over an agreed period of time and mileage at a fixed monthly cost with the option to own the vehicle at the end of the agreement. A guaranteed residual value, set at the beginning of the agreement, is payable at the end.