

# BUSINESS AND VEHICLE FINANCE SOLUTIONS

AngloScottish  
ASSET FINANCE





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# ABOUT

Founded in 2007, Anglo Scottish provides a range of financial services across the UK including asset finance, business loans, vendor/dealer finance, as well as personal vehicle solutions, and vehicle sourcing.

Anglo Scottish are an experienced finance broker, offering a broad range of capital financing solutions for businesses of all sizes and statuses, and private individuals. Backed by the financial strength of the McMillan Shakespeare Group, a major Australian publicly listed company with a market capitalisation of around Aus \$1 billion, Anglo Scottish exists to deliver intelligent and creative solutions to our customers’ funding requirements.





# **BUSINESS FINANCE SOLUTIONS**







## ASSET FINANCE

Asset-based financing is a flexible approach to funding vital business equipment, machinery, computers, vehicles, and tools that can help your business grow.

## BENEFITS OF ASSET FINANCE



### SUSTAINABILITY

Asset finance provides you with a regular payment plan that minimises impact on your working capital and cash flow.



### FLEXIBILITY

Asset finance covers a broad spectrum of financing and re-financing options that can be chosen according to your particular requirements.



### ADDS VALUE

Where the cost of buying assets outright may be unachievable and affect the efficiency of your business. New assets and equipment can speed up processes and business efficiency.

With a small payment upfront and easy-to-manage payments on a regular basis, asset finance solutions give you the freedom to invest in important machinery or equipment and use them to your advantage; making you money while you pay for their use over a longer period of time. There are various forms of asset finance agreements available; the best solution will depend on your objectives. We can help you determine what this will be.



# TYPES OF ASSET FINANCE



## HIRE PURCHASE

Hire Purchase (HP) is a type of finance that allows you to buy vehicles or assets outright without having to pay the whole amount in one go.

You would (usually) pay a deposit and then pay off the value of the asset in agreed monthly instalments over a fixed period, with the loan secured against the asset. This means you won't own the asset until the last payment is made (including a possible balloon payment or marginal charge for the transfer of ownership).



## FINANCE LEASE

A Finance Lease is similar to an Operating Lease, in which you can use and benefit from an asset without ownership, but the main difference is that with a Finance Lease, the asset does appear on the balance sheet of your business.

With this type of agreement, you would be responsible for the "risk" of the value of the asset.



## OPERATING LEASE

An Operating Lease is an agreement that would allow you to use an asset for a fixed period of time, but you won't own the asset. It is a form of "off-balance-sheet financing" that allows businesses to use assets over a fixed time period without the responsibilities of ownership.

At the end of the agreement, the asset is usually sold or re-hired by the leasing company.



## CONTRACT HIRE

This is a popular way of financing cars and light commercial vehicles. It allows you to use the vehicles for a set time period in return for a fixed monthly payment.

You do not own the vehicle and at the end of the term, the vehicle is handed back to the leasing company. The liabilities for the asset stay with the leasing company, but you would be expected to maintain the vehicle to an agreed standard.



## RE-FINANCING

This type of financing provides a useful way for businesses to raise capital using their existing assets. Many different types of assets can be re-financed including equipment, property, vehicles, and technology.



## SALE & HP-BACK VS. SALE & LEASE BACK AGREEMENTS

Asset refinance can be broken down into two categories:  
**Sale and HP-Back agreements** Or **Sale and Lease-Back agreements**

Sale and HP-Back agreements allow you to sell your asset to a lender for a capital sum, with repayments made over a specified term. When the final payment is made, and the agreement is complete, you will once again own the asset outright.

Sale and Lease-Back agreements, again allow you to sell your asset to a lender for a capital sum, with repayments made over a fixed period, however, at the end of the term you do not own the asset. The asset is either returned to the lender or a new agreement is made for a secondary leasing agreement.

To access asset re-financing, your business must own the asset outright, and a valuation of the asset is required to confirm a loan to value ratio of 80% or less. The main advantage of asset refinancing is that you can continue to use the asset while you unlock the value, and repayments are treated as a business expense for corporation tax purposes.



## UNIT STOCKING FINANCE

Unit Stocking Finance provides an efficient way to fund and manage the working capital cycle in your business.

By releasing unrealised cash held in stock, this finance solution enables you to improve cash flow and free up working capital to use elsewhere in your business.





# SECTORS WE SUPPORT

Anglo Scottish can provide Asset Finance for any circumstance across a range of sectors including:

- Agriculture
- Aviation
- Cars & Vans
- Commercial Transportation
- Equestrian
- Healthcare
- Manufacturing Plant & Machinery
- Materials Handling & Construction
- Non-prime sector
- Professional Sector
- Public Sector
- Renewable Energy
- Technology

And so much more....



**HELPING  
YOUR  
BUSINESS  
TO REACH  
ITS FULL  
POTENTIAL.**



# GREEN ENERGY FINANCE

Many companies are now beginning to look at cleaner and more sustainable ways of doing business, and we want to help them reach their sustainable goals in an affordable way with bespoke asset finance.

## Examples of Renewable and Green projects financed:

- Biomass plants
- On shore wind turbines
- Electric vehicles
- Energy efficient lighting
- Air, ground & water source heat pumps
- Solar panels
- Anaerobic digestion
- EV charging points
- Combined heat and power (CHP)

Asset finance is a great solution for businesses to acquire equipment for renewable energy or “green”. Agreement types include:

- Hire Purchase
- Operating Lease
- Finance Lease
- Contract Hire

***“CREATE A POSITIVE EFFECT ON THE ENVIRONMENT, WITH A MINIMAL IMPACT ON WORKING CAPITAL.”***

## **BENEFITS OF GREEN ASSET FINANCE WITH ANGLO SCOTTISH:**

### **NATIONWIDE SUPPORT**

Our team of asset finance specialist are based throughout the UK and can offer support to businesses of any size and statuses.

### **FIRST RATE SERVICE**

We have excellent service levels and thousands of happy customers, but don't take our word for it; we're rated 5 out of 5 on Trustpilot.







# COMMERCIAL FINANCE

Commercial finance has changed a great deal over the past decade, with traditional banks and lenders being joined by alternative lending providers who can offer creative and flexible lending solutions. Our range of business finance solutions goes beyond asset finance, so whatever the reason for needing additional funds, we can help. Our expert team can help you find the right solution for your business needs at highly competitive rates.

- ✓ **WIDE RANGE OF SOLUTIONS**  
We offer a range of commercial funding solutions to cover every type of business need
- ✓ **DECADES OF EXPERIENCE**  
Our specialist team has over 60 years of experience in finding bespoke funding solutions for businesses of all sizes and across all sectors.
- ✓ **OPEN AND TRANSPARENT**  
We don't charge up-front fees for our services, and we aim to find the best solution to meet your business needs.

# COMMERCIAL FINANCE SOLUTIONS

- ✓ **BUSINESS LOANS**  
Whether you're running a business and hoping to expand, refinance existing debt, or if you're looking to purchase a business, or start-up something new, we can help. We have access to the most competitive loan rates on the market and can arrange for funds to be with you within days.
- ✓ **PROPERTY FINANCE**  
We help secure commercial mortgages to cover new purchases, property extensions, or refinancing, as well as residential and commercial investment. Interest-only and fixed or variable rates are among the many options available.
- ✓ **TRADE FINANCE**  
Trade finance helps importers, exporters, and wholesalers by providing finance based on customers' confirmed purchases, meaning orders can be fulfilled rapidly, without being left short of available cash.
- ✓ **CASHFLOW FUNDING**  
Whether your business is seasonal, or you have periods with large amounts of expense or lower-income, cashflow loans can help to balance out peaks and troughs in commercial liquidity.
- ✓ **BUSINESS INSURANCE**  
Protect your business, employees, and assets and ensure you are getting the best deal in the process via our sector specialists. With a wide range of business insurance products and insurers with differing underwriting criteria, our partners have a full range of solutions.
- ✓ **INVOICE FINANCING**  
Prevent cash flow issues by raising finance against your debtor book. With Invoice Financing, you can access up to 90% of the value of your unpaid invoices with the option to protect against bad debt. Choose whether to retain responsibility for debt collection with Confidential Invoice Discounting or outsource the whole process with Factoring.
- ✓ **R&D TAX CLAIMS**  
R&D relief can improve cash flow and free up funds that can be reinvested to purchase assets or support a company's growth strategy. Working with experts, we can help identify if your business is missing out on any potential tax credits.
- ✓ **SUPPLY CHAIN FINANCE**  
Supply chain finance optimizes cash flow by allowing businesses to lengthen their payment terms to their suppliers via a revolving credit facility, while providing the option for their suppliers to get paid early. This results in a win-win situation for the buyer and supplier.
- ✓ **FX TRANSACTIONS**  
Providing spot conversions and forward contracts to minimise exchange rate fluctuation risks. Working with specialists, we have access to alternative solutions to banks and traditional bureaux de change for clients seeking competitive exchange rates.
- ✓ **BRIDGING FINANCE**  
Bridging loans provide rapid access to funds, allowing you to take advantage of urgent business opportunities and cover pressing debt liabilities. Get access to facilities in as little as 48 hours.



# BUSINESS VEHICLE FINANCE

Anglo Scottish provides vehicle finance solutions for your business – whether it's cars, vans, trailers, or commercial HGV vehicles. As experts in the automotive finance sector, we're committed to providing you with a route to business car finance that works with your current financial situation.

With a flexible approach to supporting your business, our vehicle finance solutions include:

- ✓ **BUSINESS CONTRACT PURCHASE / LEASE PURCHASE**  
You make a fixed monthly payment based on a fixed contract term and an anticipated mileage. With this type of vehicle finance, a final payment is set at the beginning of the contract based on the predicted future value of the vehicle at the end of the contract. At the end of the payment period, you can either buy the vehicle, sell the vehicle and settle the residual amount or simply return it to us (business CP only).
- ✓ **HIRE PURCHASE**  
Hire Purchase is a flexible type of vehicle funding that can provide you with a flexible solution that adapts to your requirements. With adjustable deposits and fixed monthly payments, as well as the option to purchase the vehicles at the end of the term, this form of vehicle finance provides multiple options when you come to the end of the contract. And with the bonus of potential capital allowance benefits, hire purchase may be the flexible vehicle funding solution that works for you.
- ✓ **FINANCE LEASE**  
This form of vehicle finance could reduce your upfront costs. We can tailor your finance lease rental payments to match your cash flow, and you have the option to choose fixed or variable interest payments to suit your needs. A highly tax-efficient way of financing vehicles, a finance lease allows you to pay VAT on the rental payments, not the purchase price, and you can normally offset payments against your taxable profit.



- ✓ **OUTRIGHT PURCHASE**  
If you're in a position to purchase business vehicles outright, Anglo Scottish can help. With years of experience working with customers on automotive funding solutions, we have access to excellent manufacturer discounts and can source your vehicles at very competitive prices.
- ✓ **PERSONAL CONTRACT PURCHASE (PCP)**  
A popular form of car finance, personal contract purchase brings flexibility and freedom of choice. At the start of the PCP contract, you pay an initial 'deposit' followed by fixed monthly instalments. At the end of the vehicle finance contract, there is a final balloon payment (set out at the start of the contract) which is due if you wish to keep the car, although this isn't the only option. If you don't wish to pay the final balloon and take ownership of the vehicle, you can simply return the car or use any equity in the car to build into a contract for a new car.
- ✓ **PERSONAL LEASE**  
A personal lease offers drivers who do not want to own their car the opportunity to benefit from a company car experience but without the cost of a taxable benefit. Personal Contract Hire allows the driver to make fixed monthly payments that can include routine servicing, maintenance, annual road fund licence, tyre replacement, and roadside assistance. Personal leases can be good vehicle finance solutions for staff who have chosen to take a car allowance, or for those who are not eligible for a company car.
- ✓ **VEHICLE REFINANCE**  
With vehicle refinancing, you can release equity from your existing fleet with no disruption to current vehicles with our sale and leaseback facility.  
  
By releasing existing equity from vehicles that you already own, you'll be able to apply for a refinancing solution that works with your existing assets and helps you to move your business onto greater heights.
- ✓ **CONTRACT HIRE**  
Contract Hire lets you drive brand new vehicles without having to make a significant financial outlay, by spreading the cost over a set period of time. This vehicle finance solution offers the ability to pool mileage across your fleet with no concerns about disposal or depreciation. Servicing, maintenance, and tyres can even be included as part of your business car finance plan for added peace of mind. At the end of the contract hire agreement, you simply hand back the vehicle.





# **PRIVATE VEHICLE FINANCE**



# PERSONAL VEHICLE FINANCE

As well as offering great deals on business vehicles, we can also provide exceptional deals on personal vehicle solutions.

With years of experience funding all sorts of vehicles, and with access to the most competitive rates from a panel of lenders, we can quickly find the best deal for you.

## ✓ **CAR FINANCE**

We can help you finance your new, or “new to you” car.

At Anglo Scottish Asset Finance, we can offer you competitive rates on both new and used cars, so whether you’re looking for a practical family car or a “hot hatch”, we can help.

With specialist knowledge and access to a panel of lenders, we will strive to find the best finance deals to suit your requirements.

## CAR FINANCE OPTIONS

We can offer several options to suit your needs.



### **HIRE PURCHASE**

A flexible car finance solution. Monthly payments with the option to buy at the end of the contract.



### **CONTRACT HIRE**

A popular form of company vehicle funding and growing as a form of personal leasing, this can be an option for standard vehicles. Fixed monthly payments, pre-determined mileage, and full ownership remains with the leasing company – it’s effectively a form of long-term rental.



### **PERSONAL CONTRACT PURCHASE (PCP)**

A small deposit followed by fixed monthly payments. At the end of the contract, you can either return the vehicle or pay off a balloon payment to keep it.



### **LEASE PURCHASE**

Or Conditional Sale, is great option if you want to own the vehicle at the end of the agreement. Buyers usually pay a cash deposit, or part exchange their old vehicle, then pay fixed monthly instalments over an agreed period. There are no mileage restrictions, servicing requirements or additional charges, and the car ownership is transferred at the end of the agreement, with no option to hand the car back.



# VEHICLE REFINANCE

## WHAT IS CAR REFINANCING?

Refinancing is the process of taking out a new finance agreement to pay off the existing and outstanding balance on a car finance agreement.

There are a number of reasons why you may choose to refinance your car deal:



### LOWER MONTHLY PAYMENTS

If your circumstances have changed and your existing agreement no longer suits your requirements, you can refinance your existing loan agreement with a new agreement that will meet your circumstances.



### A BETTER DEAL

You may have signed up for a finance deal with your car dealership without realising that you could have sourced your own finance from a third party. By shopping around for a new finance agreement, you could secure a lower interest rate, and lower your costs.

Also, if your circumstances have changed you've been able to improve your credit score, you may be eligible for better rates with a new deal. Refinancing could mean you pay a lower rate of interest, lower your monthly repayments, or reducing the total amount payable.



### KEEP YOUR CAR

If you bought your car on a PCP (Personal Contract Payment), you will probably be in line to pay a balloon payment if you want to keep your car. If you don't have the available funds to pay the amount outright, you could refinance the balloon figure with a new lender to make the costs more manageable.

# TYPES OF REFINANCE

## REFINANCE THE WHOLE DEAL

It is possible to take out a new finance agreement on your vehicle almost straight away after you've bought it. For example, you may have signed up to an agreement, bought your new car then realised you could have gotten a lower interest rate through a different lender, or perhaps your circumstances have changed, and your current deal no longer suits your requirements.

Once you have signed an agreement with your new lender, your existing deal would be settled with a one-off payment, and you would begin paying the new rate to your new lender on the agreed terms.

## BALLOON REFINANCE

If you have previously bought your car on a PCP (Personal Contract Payment), and do not have the available funds to pay the balloon payment, your options with your existing lender will be to either return the car, or negotiate a deal on a new car, but there is another option.

A balloon finance deal would cover the cost of the final payment to your existing lender and break the cost down to much more manageable monthly payments.







# CARAVAN, CAMPERVAN AND MOTORHOME FINANCE

We can help you finance your dream of a life on the road with our specialist panel of lenders. Whether you're looking to fund a caravan, campervan, motorhome, or even a static caravan, we can help.

At Anglo Scottish Asset Finance, we can offer you competitive rates, a panel of specialist lenders, and we will strive to find the best deal to suit your requirements.

Our purpose is to support your dream of owning a caravan or motorhome with Hire Purchase solutions for your leisure vehicle, this is a flexible finance solution; monthly payments with the option to buy at the end of the contract. In addition to this, we can offer 10-year terms, low- no deposit, and we can even fund conversions.





# PRESTIGE CAR FINANCE

Whether you're looking to fund a supercar, a luxury executive vehicle, or a classic car, there is an easier way to achieve your aspirations. Where buying a luxury vehicle outright may not be an option, Prestige Car Finance solutions will provide you with your dream car without the need to pay in advance. As a specialist finance broker, we can offer you flexible prestige car finance that works for you, with competitive rates from a number of specialist lenders.



## HIRE PURCHASE

A flexible Prestige Car Finance solution. Monthly payments with the option to buy at the end of the contract. Our most popular form of finance for specialist and unusual vehicles.



## CONTRACT HIRE

A popular form of company vehicle funding and growing as a form of personal leasing, this can be an option for standard vehicles. Fixed monthly payments, pre-determined mileage, and full ownership remains with the leasing company – it's effectively a form of long-term rental.



## PERSONAL CONTRACT PURCHASE (PCP)

A small deposit followed by fixed monthly payments. At the end of the contract, you can either return the vehicle or pay off a balloon payment to keep it.



## LEASE PURCHASE

Or Conditional Sale, is great option if you want to own the vehicle at the end of the agreement. Buyers usually pay cash, or part exchange their old vehicle, then pay fixed monthly instalments over an agreed period. There are no mileage restrictions, servicing requirements or additional charges, and the car ownership is transferred at the end of the agreement, with no option to hand the car back.



## VARIABLE RATE

Variable rate finance options are available for agreements on high-value vehicles. Unlike other finance options, where the interest is fixed, variable rate agreements track changes in the funders house base rate. As rates rise or fall over the period of the contract, so does the interest rate you pay.

# VEHICLE SOURCING

We do the hard work!

When it comes to purchasing a new vehicle, you can spend a lot of time looking at different makes, models, and specifications to find the exact vehicle to suits your needs. Our vehicle sourcing team can do all of this for you.

We can compare manufacturers, specifications, and prices so you have all the information you need to make your decision. You tell us what you're looking for, we source the vehicle, we complete the order forms and if you require finance, we can arrange an agreement with one of the 70 different lenders available to us.

We'll keep you fully informed of everything along the way, and you can look forward to receiving your new vehicle.



## ADDITIONAL BENEFITS

We also accept part-exchanges. We'll give you the best valuation for your current vehicle which you can use against the value of your new car.

Our service doesn't just stop once the vehicle is ordered either, we can organise all the extras that you want i.e. signwriting, roof racks, tow bars, ply lining.

All this is completed before the vehicle is delivered. This ensures that whether you need it for business or personal use, as soon as the vehicle arrives it is fit for purpose.









## Want to know more?

To find out more, please contact the team on:



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