



making your assets work harder for your business

Why Lincoln Finance?

Lincoln Finance, an Independent Finance Broker, offer over a decade of experience in effectively managing the process of buying capital assets for all types and size of business. Services and benefits include:

- > **Sourcing the most competitive rates.**
- > **Accessing a wide range of flexible funding options.**
- > **Advising on the right type of finance.**
- > **Saving you time and hassle using our specialist knowledge.**
- > **Responding quickly to funding requirements.**

Don't just take our word for it...

"Lincoln Finance provided a consistently reliable and professional service, making the process easy and hassle free".

Glyn Johnson, Director, Yorkshire Packaging Systems Ltd

"Lincoln Finance's emphasis is on achieving the best outcome for the customer, together with excellent after sales management".

James Maye, Finance Director, Hurst Group (Northern) Ltd

Why Asset Finance?

Asset Finance is a flexible, cost-effective and tax efficient way to successfully grow your business without tying up valuable working capital. Asset Finance allows you to ease your cash flow through funding assets at an agreed rate over a set period of time.

Benefits:

- > Maximise your cash flow.
- > Improve your tax efficiency.
- > Manage budgets with fixed rates, repayments and rentals.
- > Benefit from full use of asset with minimum upfront payment.

What assets can be funded?

Asset Finance can be used to fund a wide range of assets including: cars, commercial vehicles, machinery & equipment, buses & coaches, IT equipment, planes, boats and yellow plant.

Simply contact us on telephone: 01142 830 805, mobile 07717 858888 or email: info@lincoln-finance.com to find out if the asset you're looking to buy is suitable for asset finance.

Finance Options

Features & Benefits

Hire Purchase

Flexible and cost-effective alternative to bank loan funding.

Deferred Ownership upon delivery of asset.
Repayments matched to depreciation of asset.
Purchase asset for nominal fee at end of agreed term.
Finance secured on asset removing need for security.
Claim capital allowances immediately.
Fixed or variable interest rate funding available.
Interest on payments is tax deductible.
VAT recoverable on purchase price.

Finance Lease

Tax efficient asset leasing.

Rentals matched to cash flow.
Retain most of sale proceeds at end of agreed term.
Fixed or variable interest rate funding available.
VAT payable on the rentals not purchase cost.
Offset rentals against taxable profits.
Security not usually required.

Operating Lease

Lower cost 'off-balance sheet' funding.

Rental and return conditions calculated on the future value of the asset.
Lower rentals based on residual values.
Enhanced return on assets from off-balance sheet funding.
Avoids risks associated with asset ownership.

Contract Hire

Risk free and fixed cost business motoring

Flexible terms with variable duration and mileage terms.
Maintenance of vehicles can be spread across monthly rentals.
Removes depreciating assets from the balance sheet
Rentals allowable against taxable income.
VAT recoverable on monthly rentals.
Avoids risk of ownership.

| Feature | Hire Purchase | Contract Hire | Finance Lease | Operating Lease |
|---|---------------|---------------|---------------|-----------------|
| Eventual Ownership | ● | | | |
| Improved Cash Flow | ● | ● | ● | ● |
| No Depreciation Risk | | ● | | ● |
| Off Balance Sheet | | ● | | ● |
| Interest/Rental Allowable Against Tax | ● | ● | ● | ● |
| Claim Capital Allowances | ● | | | |
| VAT Exempt on Repayments | ● | | | |
| VAT Reclaimable on Asset Cost | ● | | | |
| VAT Reclaimable on Rentals (50% Restriction on Cars with private Use) | | ● | ● | ● |
| Fixed Term and Repayments/Rentals | ● | ● | ● | ● |
| Fixed, Variable or Tailored Funding Options | ● | ● | ● | |
| Receive Proceeds from Asset Sale | ● | | ● | |

The Next Step

Whether you need help to purchase new / used assets or are looking to refinance existing assets, we are happy to provide free help and advice on the right finance option for your business.

To receive a no-obligation quotation or for more information, simply contact us today on telephone: 0114 2830 805, mobile 07717 858 888 email: info@lincoln-finance.com or visit: www.lincoln-finance.com.

Introducer Opportunities?

We already work closely with many asset suppliers, dealers, accountants and business intermediaries.

If you would like us to assist your clients in securing asset funding, please do not hesitate to contact us.

Where appropriate, we can ensure your sales invoices are settled as quickly as possible and as an added incentive, we are happy to reward your involvement with an "introductory" fee for every completed referral.



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