

Asset Finance



What is asset finance?

Asset finance can be used to purchase new assets for your business or release equity from existing ones you already own.

These can be fixed assets such as plant, machinery or vehicles or soft assets such as IT equipment and even aviation or marine as long as its for business use.

Basically, anything aside from property.

How can it work for my business?

Any business can have asset finance. You can be a new start business or existing trading company.

You can spread the cost of buying your assets over a fixed period of time to manage your cash flow.

There are a wide range of options including hire purchase and lease finance to suit your needs.

Different types of asset finance

- Hire purchase - where the funder pays for the asset on your behalf and you pay them back in instalments. When the last payment has been made, you can transfer the ownership to your business
- Sale and lease back - where you sell the asset to the funder and then they lease it back to you.
- Asset refinance - equity release against the assets you already own

What do I need to apply?

- the last 2 years full accounts (or if new start a cash flow forecast)
- 3 months business bank statements
- a copy of your invoice for the asset being funded
- proof of ownership for asset refinance
- we will also need some personal data from you



get in touch with us

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