



It's
TIME

Help your business grow
with asset finance



PRÆTURA
ASSET FINANCE

It's time to work with a funder that cares about your business

At Praetura Asset Finance, we appreciate that every business is different, each with its own set of circumstances. Our dedicated team of experts will always take the time to understand your business, so we can tailor the funding and adapt the terms to your specific circumstances.

The decisions we make are not based on whether we have been able to tick a series of boxes on a form, or whether your situation neatly fits into a category that suits us. What your business needs will always come first.

Our ethos is that of a consultant lender, so we are on-hand for the entire business cycle. Whether it's advice or additional funding needed, we are always available.

Established in 2013, Praetura Asset Finance was the first truly independently owned asset finance company to enter the UK market place in 15 years. Our client-focused approach to lending, coupled with a flexible personalised service, has seen the business grow rapidly in a short space of time. We are delighted that more and more businesses are appreciating the difference that asset finance 'The Praetura Way' can make, but are aware that there are many more SMEs out there that our services could help.

Financing solutions to enable businesses to grow



Praetura Asset Finance is a member of the Finance & Leasing Association (FLA), the National Association of Commercial Finance Brokers (NACFB) and is authorised and regulated by the Financial Conduct Authority (FCA) FRN 737408.

Asset finance is an efficient and flexible funding option that is simple, straight-forward and surprisingly speedy to arrange.

- ✓ Fund new vehicles, machinery and equipment
- ✓ Enable expansion plans, new projects and business growth
- ✓ Consolidate debts and repay existing finance facilities
- ✓ Increase working capital and reduce monthly outgoings

More and more businesses throughout the UK are benefiting from the advantages that asset finance can make possible.

Finance can be arranged for a wide range of assets, whether they be vehicles, equipment or machinery, with three main ways in which this can be done:

HIRE PURCHASE

Own the asset but spread the cost

LEASING

Use the asset without the ties of ownership

REFINANCE

Unlock capital from existing assets

Funding is available from £7,500 to £2 million.

Key benefits include



Avoid the impact on your bank balance of an outright purchase



Arrangements can be specifically tailored to the needs of your business



Fixed monthly payments help with budgeting, plus there are also potential tax benefits



Decisions are turned around quickly and the funds can be made available within days

The funds are available to help your business grow.

It's time to let Praetura help you make your aspirations possible.

Hire Purchase and Leasing

Replace old or outdated equipment, expand your product offering with new machinery, or update your business vehicles, whilst avoiding large upfront costs which will have a significant impact on your company's cash flow.



HIRE PURCHASE

Retain the rights of ownership, with the costs spread over time

Manageable monthly instalments

Tax efficient, with interest and charges offsetable against pre-tax profits

Flexible deposit options and seasonal payment plans available



LEASING

Utilise the asset without the liability of ownership

Monthly payment plan tailored to your business needs

Payments can be deducted from income as a trading expense

Choice of options available when the primary lease period ends

Refinance

Unlock capital from your business's machinery, equipment or vehicles (even if they are being leased or are part of a hire purchase agreement), without restricting their usability.

Refinance can provide the funding to make a plethora of options possible and is a solution that is both affordable and risk averse. However, we would highly recommend working in partnership with a consultant lender who specialises in this field (which Praetura Asset Finance do).



REFINANCE FOR GROWTH

Developing new markets

Business expansion and restructure

Upgrading premises, machinery, equipment and vehicles



REFINANCE FOR STABILITY

Repayment of HMRC arrears

Consolidate debts and reduce monthly payments

Raise capital in exceptional or unusual circumstances

TO ARRANGE A FREE NO-OBLIGATION CONSULTATION

with one of our experts to discuss how asset finance could help your business, please get in touch today



enquiries@praeturaaf.com



0333 323 7805



praeturaaf.com

It's **TIME**

to find out more

about the difference that asset finance
'The Praetura Way' can make to your business

**Apply for a FREE no-obligation
consultation today:**



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**Working together,
helping businesses soar**

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