

**BUSINESS
FINANCE
MADE
SIMPLE**



Portman
Asset Finance

PORTMAN ASSET FINANCE

Portman Asset Finance was established in 2007 providing finance to both established and start-up businesses all over the UK. It is a privately owned business providing in excess of £50 million of equipment and vehicle finance per annum.

Based at Portman's head office in Northampton, its senior management team have over 40 years' experience in the industry. They employ expert Account Managers with detailed sector and asset knowledge, supported by an efficient administration function, to complete a dynamic and successful organisation.

The business operates as both an asset finance brokerage and own-book lender. Its own-book portfolio offers additional financing solutions for greater flexibility and superior acceptance levels.

Throughout its history, Portman has developed strong operational relationships with equipment suppliers, enhancing the service they in turn deliver to their customers.



WHY CHOOSE PORTMAN ASSET FINANCE?

- **Dedicated Account Managers.**

You will be allocated your own personal Account Manager when you contact Portman Asset Finance.

- **Rates from 3%.**



- **Flexibility on asset type.** Portman can finance any vehicle or equipment for business use including: fixtures and fittings, software and lighting.

- Support for the whole of the **UK including Northern Ireland.**

- **Industry leading** acceptance rates.

- **Same day** decisions.



- **Highly efficient administrative processes.**

Portman representatives witness finance paperwork being signed in person to eliminate document error.

- **Seasonal/tailored payment plans.** Seasonal businesses can make reduced payments in quieter months.

- Finance available over periods **as long as 10 years.**

- **Deferred initial payments** available.



- Support for **new start businesses.**

WHAT ARE THE BENEFITS OF ASSET FINANCE?

Portman Asset Finance is a leading provider of asset finance to UK businesses. There are major benefits to using asset finance over outright cash purchase.

- Payments are **100% tax deductible**
- Asset finance enables you to **let the equipment pay for itself** as you use it, rather than upfront in one lump sum.
- **Your working capital is preserved.**
- Unlike an overdraft facility, an asset finance agreement **cannot be withdrawn** once active.
- The interest rate is **fixed for the duration of the agreement.**
- Old equipment can be **replaced now** when you need to rather than waiting until you can outright purchase.
- Documentation is **simple and easy** to understand.
- You can **refinance equipment** you already own to release cash.



THE ASSET FINANCE PROCESS



Contact Portman Asset Finance and outline your finance requirement.

Your personal Account Manager will ask you questions about your business and the equipment you wish to finance.

If required, your Account Manger may ask for supporting information.

e.g. Accounts, Management Information, Bank Statements etc.



Finance Approval.

Your Account Manager will contact your equipment supplier(s) and ask them to invoice Portman Asset Finance.



Finance document(s) are raised ready for you to sign.

Once paperwork is signed; Portman Asset Finance pay your equipment supplier(s) and activate your finance agreement(s).

FREQUENTLY ASKED QUESTIONS

Why use asset finance?

Finance payments are 100% tax deductible.
Asset finance is the most tax efficient way of acquiring new equipment.

I thought finance was just for people who can't afford to buy?

On the contrary, asset finance is designed for profitable businesses to reduce tax liabilities.

What is the minimum and maximum amounts I can borrow?

The minimum is £1,000 + VAT.

There is no maximum. Portman's maximum lend will depend on customer credit status.

In what countries do you provide finance?

The whole of the United Kingdom including Northern Ireland.

Over how many years is finance available?

Any period between 1 - 10 years.

What can be financed?

Any vehicle or equipment for business use including fixtures and fittings, software and lighting.

What is your credit criteria?

Portman can assist both new start and established businesses.

Can I include delivery and installation costs in my finance?

Yes.

Will I have to put down a deposit?

No. Portman can arrange finance with no deposit.

Do you offer seasonal payment terms?

Yes.

Do you finance 100% software packages?

Yes.

TESTIMONIALS

After successfully launching his first fish and chip shop in Essex during 2012, Narinder Atwal knew it was essential to invest in high quality equipment for his next venture, The Brothers Fish Bar, a year later.

"Portman Asset Finance took away such a lot of worry and made the whole process really easy. Their customer service was excellent and their obvious knowledge gave me real peace of mind. I'm now planning my next venture and I won't hesitate in contacting Portman Asset Finance when I next need guidance and support."

Proprietor Narinder Atwal, The Brothers Fish Bar, Ilford

Monkey Mayhem needed £60,000 to buy children's soft play and catering equipment.

"The relationship I have with my Account Manager makes everything about financing my new soft play centre dead easy. They've helped me out with snagging issues and I know I can turn to them whenever I need to."

Adam McKinnon, Monkey Mayhem Soft Play

Start-up packaging company Alphapak required £72,850 for specialist machinery.

"My high street bank couldn't give me an appointment for over four weeks - so I couldn't believe it when Portman actually managed to pay for my new assets in a month."

Sohail Hasani, Alphapak

Portman helped Forefront Fitness purchase £39,500 worth of new gym equipment and air conditioning units.

"Portman pointed us in the right direction and whilst they looked after our finances, we could get on with looking after our new business. Portman Asset Finance made a very complicated process simple. We'd never used asset finance before, and didn't really know where to start. It was a bit daunting to be honest. When we contacted Portman Asset Finance we quickly realised that, thankfully, it wasn't going to be as difficult as we thought. Our personal Account Manager talked us through our options and we agreed a way that we could manage our repayments without having to worry."

Marion and Steve Foreman, Forefront Fitness

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GET IN TOUCH

If you want to know more about how Portman Asset Finance can work with you, call and speak to an Account Manager today.



Call us **0844 800 88 25**



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