



**SG Equipment Finance** is one of the leading international specialists for Equipment and Vendor Finance. One of the target markets is the **Coaching and Buses Market**.

We have local market and asset specialists who can advise you on your investment plans. Via SG Equipment Finance you can have the Coach/Bus that you need, whether it is a used or a new Coach/Bus. We are bank, brand, and supplier independent.

### **Market developments in Buses and Touring cars**

There is an increasing demand for touring cars-buses and the market developments are positive after a few very difficult years. The high price of gasoil and finding qualified drivers are the challenges for the coming year.

### **Are you depending on your house bank ?**

We hope your answer is no. Still there are a lot of companies that only do business with 1 bank/leasing company. By dispersing your credit needs your current credit facility will not be charged at your house bank which keeps everybody focused.

### **Pay less during low season ?**

During the winter period a Coach/Bus is less used. It is possible to adapt the lease instalments to the use of the Coach/Bus. In this way the cash flow of your company is in line with the lease instalments and liquidity problems are no longer an issue. We call this '**Cash flow Matching**' lease

### **Why do business with SG Equipment Finance?**

Being an entrepreneur you want to consult somebody with knowledge of your business.

SG Equipment Finance has over 50 years of experience in the Coaches and Buses market.

This means for you:

- A business partner that knows your equipment and maintains good contacts with both Coach/Bus suppliers and users.
- Asset based finance: we take the value of the Coach/Bus as security for the lease.
- A young and fast growing organisation with fresh view on leasing, one contact person and clear and direct communication.

### **Coach/Buses to lease?**

- Mini buses
- Public buses
- Touring buses
- VIP buses
- Double deckers

### **Off-balance financing?**

Your investment will not be visible on your balance sheet but it is noted on the balance sheet of the leasing company. Still you have the economic benefit of the Coach/Bus.

Advantages:

- Balance ratios remains unchanged
- No upfront VAT payment
- Working capital remains unchanged
- End of leasing period, options:
  - continuing Coach/Bus renting; or
  - buying the Coach/Bus; or
  - return the Coach/Bus to the leasing company.

### **More info?**

Please contact our business and asset specialist, **Paul Eliëns**. With him you can discuss all different financing possibilities.

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