



SG Equipment Finance is one of the leading international specialists for Equipment and Vendor Finance. One of the target markets is the **Agricultural Industry**.

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

Agricultural Developments

A lot of companies with less than 5 employees are active in the agricultural branch. Non profitable, small companies and companies with succession problems are taken over. The pressure on the prices will remain and good personal will be hard to find. One point of attention will be the efficient use of machines .

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 focussed.

Pay less during low season ?

The use of a machines is only during the season and sometimes just a couple of weeks. It is possible to adapt the lease instalments to the use of the machine. 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 Agricultural Industry.

This means for you:

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

Machinery to lease?

- Beet Harvesters
- Chop foragers
- Balers
- Tractors
- Forage wagons
- Fodder mixing units

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 machine.

Advantages:

- Balance ratios remains unchanged
- No upfront VAT payment
- Working capital remains unchanged
- End of leasing period, options:
 - continuing machine renting; or
 - buying the machine; or
 - return the machine 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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