



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

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

### **Construction and Building Developments**

In the construction and building industry a lot of small companies (<5 FTE) are active. Less profitable small companies and the ones with succession problems. The actual margin pressure and the limited demand of high qualitative staff still needs a lot of attention.

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

We hope you 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 ?**

After the turn of the year as well as after the construction industry holiday there is less financial earnings. It is possible to adapt the lease instalments to the use of the equipment. 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 Construction and Building Industry.

This means for you:

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

### **Equipment to lease?**

- Excavators
- Shovels
- Wheel loaders
- Dumpers
- Shredders
- Asphalt machines

### **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 equipment.

Advantages:

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

### **More info?**

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

**T:** +31 33 - 450 8324

**M:** +31 6 - 15011604

**E:** [gww@sgef.nl](mailto:gww@sgef.nl)