

Structured. Strategic. Asset Finance.

Why Reward Asset Finance?

We provide flexible asset finance solutions across England and Wales, funding both new asset purchases and unlocking capital from existing assets through asset refinance.

Whether a business is investing in growth or releasing value from assets it already owns, we deliver creative funding structures to tight timeframes, supporting cash out and turnaround / restructuring scenarios, debt consolidation and acquisitions.

What makes us unique?

Alongside funding new assets, we specialise in strategic asset refinance – helping businesses unlock the value already tied up in their existing assets to reshape their overall financial position.

We don't simply provide finance and deliver quick fixes. We think strategically, boost financial flexibility and apply commercial judgement to complex funding situations, so that businesses can move forward with greater clarity and confidence.

What assets do we fund?

We finance a wide range of business-critical hard assets across multiple industries, including (but not limited to):

- LCV & HGV
- Forklift & materials handling
- Lifting equipment
- CNC machinery
- Cranes
- Waste recycling
- Industrial
- Engineering equipment
- Plant & machinery
- Construction equipment
- Agriculture
- Cars/Specialist vehicles
- Bus & coach
- Print & packaging

Release cash. Relieve pressure. Restore control. Realise growth.

HP/Finance Lease

- 10% Deposit
- Balloon Payments
- VAT Deferral (HP)
- Seasonal Payments
- 24-60 Months
- £100k-£5m
- Rates from 12%

Refinance

- 85% LTV
- Balloon Payments
- Seasonal Payments
- 24-60 Months
- Fully Amortising/Interest Only
- £100k-£5m
- Rates from 12%

Property Enhanced Asset Refinance

We primarily lend against business-critical hard assets. Where the asset value doesn't support the required advance we can include property as additional security.

- 1st or 2nd charges
- Up to 70% LTV
- Residential/Commercial/Buy To Let properties considered
- Up to 60% of the overall advance can be secured against property

Reward Asset Finance can help businesses with:

- Cash flow
- Restructuring and turnaround
- Debt consolidation
- MBO/MBI business acquisition
- Pre-pack
- Raising deposits for new purchases
- Growth and expansion

Our credit approach.

We are an asset backed solution provider that can consider challenged credit proposals on the basis that the business is viable and can service the proposed debt (on current financials or forecasted).

Our credit appetite is based on a three-pillar approach:



Asset
Asset secure
throughout the term



Cash Flow
Debt service
evidenced



Guarantor
Credible and
experienced guarantor

Supporting information.

- Completed proposal form
- Last set of full filed accounts
- Up to date draft accounts / management information
- Three months bank statements
- Full asset schedule (including make, model, serial numbers or registration numbers, year of manufacture, mileage or hours worked)

Additional information may be requested depending on the transaction structure.

Fast, responsive decisions within 48 hours for deals up to 500k, with timescales for larger or more complex transactions dependant on structure and complexity.

Commission.

Introducer commissions paid up to 10% on a deal-to-deal basis.

Our people.

Your Dedicated Team

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