



Mistral

BUS & COACH FINANCE
FLEXIBLE INDEPENDENT FUNDING

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Drive away today with Mistral Finance

Hire Purchase

Finance Lease

Operating Lease

Refinance

Mistral Direct

Mistral Asset Finance provides specialist support in financing vehicle purchases to the bus and coach sector across the UK.

Our services, available to all bus and coach businesses operating in the UK, include Hire Purchase, Finance Lease and Operating Lease. Unique access to a wide panel of lenders and own book facilities via Mistral Direct, enables us to find the best possible finance deals on the market for new and established customers alike.



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About Mistral Asset Finance

Mistral Asset Finance is part of the successful Mistral Group which prides itself on over 21 years of expertise in the Bus and Coach sector.

Mistral Asset Finance provides a range of tailored financial packages specifically aimed at the UK bus and coach market.

We have established partnerships with key lenders in the coach industry, including the major UK banks and finance houses.

Our breadth of experience, coupled with our honest and personal approach, give our customers confidence that we will find them the very best finance deal on the market.

Get in touch

Call us free on 01565 653 311 or
email sales@mistral-finance.com



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Products

Our product range includes hire purchase, finance leasing and operating leasing and our services are available to all bus and coach businesses operating in the UK.

We act independently and our connections with many of the leading UK banks mean that we can source the most appropriate funding solution for our clients. We take the headache out of arranging the vehicle finance leaving our clients to focus on ensuring the vehicle specification meets their operational needs.

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Bus Finance

The purchase of a bus, whether that be a single vehicle to start your business, several vehicles to expand your business or an entire fleet of buses, is clearly a significant cost to your business, the finance element of which you need to get right, which is where finding the right bus finance specialists to talk to is key.

At Mistral Asset Finance we can help make the process of financing your bus purchase quick, easy and as financially efficient as possible. Our range of financial services are available for the purchase of both new and used buses, from a single vehicle to an entire fleet of buses.

Bus finance options available with Mistral Asset Finance include: Hire Purchase; Finance Lease; Operating Lease; Refinance.

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Coach Finance

The purchase of a mini bus or coach, whether that be a single vehicle or fleet of coaches is clearly a significant cost to your business, the finance element of which you need to get right, which is where finding the right coach finance specialists to talk to is key.

At Mistral Asset Finance we can help make the process of financing your minibus or coach quick, easy and as financially efficient as possible. Our financial services are available for the purchase of both new and used minibuses and coaches, from a single vehicle to an entire fleet of minibuses or coaches.

Coach finance options available with Mistral Asset Finance include Hire Purchase, Finance Lease, Operating Lease and Refinance.

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Hire Purchase

Hire Purchase from Mistral Asset Finance is the ultimate, flexible solution to your vehicle purchase. Fixed costs enable you to manage your cash flow throughout the duration of the agreement, whilst the option to purchase the vehicle at the end of the period offers eventual ownership of the asset.

Features and benefits of Hire Purchase include:

Fixed monthly payments which enable you to manage your cash flow and spread the cost of your assets

VAT is payable up front however can be deferred to suit clients specific accounting requirements

Choice of fixed and variable rate options

Ultimate ownership of the vehicle at the end of the repayment period

Balloon payments can be negotiated if required

Hire Purchase is suitable for:

Single vehicle or fleet purchase

New or used vehicles

Bus, coach or mini-bus purchase

Particularly suited to businesses preferring to own a vehicle whilst spreading the costs

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Finance Lease

Finance Lease from Mistral Asset Finance offers a flexible, affordable way of funding your vehicle without the responsibility of ultimate ownership. Tailored monthly rental payments give you use of the vehicle over a set period, without having to draw on capital reserves.

Features and benefits of Finance Lease include:

VAT is paid with each monthly rental thus spreading the upfront cost over the life of the agreement

A low deposit option to reduce initial outgoings

Title of the vehicle will remain with the funder

At agreement end, option of annual rental or agency to sell the vehicle and receive bulk of sale proceeds

Finance Lease is suitable for:

Single vehicle or fleet purchase

New or used vehicles

Bus, coach or mini-bus purchase

Particularly suited to businesses requiring the use of a vehicle without the financial pressures of ownership

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Operating Lease

A contract that allows for the use of an asset, but does not convey rights of ownership of the asset. An operating lease is not capitalized; it is accounted for as a rental expense in what is known as “off balance sheet financing”.

Features and benefits of Operating Lease include:

Boosts cash flow by reducing your monthly payments (monthly rentals are based on the depreciation of the vehicle, not the full purchase price)

Keeps your assets off your company balance sheet as the vehicle remains in the ownership of the funder for the full term of the lease

Keeps running costs to a minimum, with lower monthly costs than hire purchase

Low deposit option and choice of fixed or variable interest options

Operating Lease is suitable for:

Single vehicle or fleet purchase

New or used vehicles

Bus, coach or mini-bus purchase

Particularly suited to businesses who want to keep costs as a minimum

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Refinance

Refinancing your fleet with Mistral Asset Finance enables you to inject cash into your business by releasing the equity tied up in existing vehicles. We will buy the vehicle from you and refinance it back to you over a fixed period, releasing capital for further investment into the company such as business acquisitions and deposits on new vehicles.

Features and benefits of Refinance include:

Releases cash quickly and improves cash flow

Ownership of the goods returns to you upon completion of the agreement

Enables business to react quickly to any change in market conditions and respond to any financial problems

Provides the opportunity to fund expansion plans and seize new business opportunities

Refinance is suitable for:

Raise cash against single or multiple fleet vehicles

New or used vehicles

Bus, coach or mini-bus purchase

Particularly suited to businesses requiring cash release for further investment into the company

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Mistral Direct

At Mistral Asset Finance Ltd, we have the capabilities to lend our own money distinguishing ourselves from other competitors in the market place. With our own book lending facility we can provide Hire Purchase facilities from £10,000 to £500,000.

As we are specialists in this sector, we can fund both new and used minibuses, buses and coaches. Our team of dedicated professionals will act in a quick efficient competent manner, meeting the client, preparing a proposal and completing Documentation.

We never over promise and under deliver.

We understand that all our customers will have different and individual requirements. We have close ties to the industry both through operators and our dealers, allowing us to keep up to date with industry trends and issues. We treat each customer as an individual using our expertise to gain the best solution to suit their specific needs.

Above all we offer a personal and professional service and will always communicate in a friendly, straight forward and open manner.



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Core Values

Putting our customers **FIRST** is intrinsic to everything we do at Mistral

FLEXIBILITY

Flexibility is at the heart of our business culture, and offering choice in all areas of our business is key to retaining our customer base. Our aim is to partner with the leading vehicle manufacturers and finance providers in the industry to provide class leading products on a variety of different financial packages.

INTEGRITY

Mistral is committed to maintaining the highest level of corporate integrity in all its business activities. We recognise that all the various stakeholders in the business; whether they are a customer, supplier or member of staff are entitled to be treated fairly and openly. Additionally we will look to monitor our environmental impact in every aspect of our business.

RESOURCE

Mistral is a business based on the quality of its people. Our aim is to have the best people who are trained and empowered to go the extra mile to support our customers and deliver outstanding service.

SPEED

In a fast moving industry where contract lead times are short and speed of response is everything, we are committed to supporting our customers efficiently. We aim to have a reasonable number of vehicles in stock at all times to allow a rapid turnaround from order to delivery.

TOTAL COVERAGE OF THE UK

Our customer's are spread the length and breadth of Britain, and to properly & efficiently support them we commit to maintain a team of managers based across the country.



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The Mistral Asset Finance Team



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