



Mistral

**BUS & COACH FINANCE**  
FLEXIBLE INDEPENDENT FUNDING

*Finance specialists to the  
coach and bus industry across the UK*

# Financing your vehicle

At Mistral Asset Finance we believe a great driving experience should be matched by an equally great ownership experience. That is why we put just as much thought, time and effort into designing our finance options.

Take a look at the products and services Mistral Asset Finance offer and see how cost effective and hassle free we can make owning and running your chosen bus or coach.



## Hire Purchase

Hire Purchase is a straightforward, affordable route to ownership and for many operators this is the preferred funding option.

At the start of your agreement you pay a deposit on your chosen vehicle, then throughout the duration of your agreement you pay the agreed payments over the agreed term until the remainder of its value is repaid. An optional final balloon payment can be incorporated to reduce payments through the term.

### Features and benefits:

- You will own the vehicle at the end of the finance agreement.
- Fixed regular payments mean you can easily budget.
- A flexible deposit and repayment term means you can tailor the financial agreement to suit you.
- Monthly payments are not based on annual mileage.
- The vehicle is an asset on the balance sheet, therefore tax

*allowances may be deducted from taxable profits.*

- *Payments are not subject to VAT.*

## Seasonal Payments

A seasonal payment plan that sits alongside your HP agreement can help you manage your cash-flow through the year.

### Features and benefits:

- A monthly payment plan from Mistral Asset Finance is tailored to mirror your busy and quiet times across the year.
- You pay less during your quieter months and more during your busier months.
- Applicable to any HP agreement.
- Flexible and tailored to your specific needs.
- Helps manage cash-flow more effectively.

## 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 & benefits:*

- *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.*

## **Operating Lease**

At the start of your agreement you pay an agreed number of advance rentals upfront. Your monthly rentals are based on the difference between the initial value of the vehicle and its projected residual value at the end of your agreement. Therefore, only a proportion of the vehicle's value is repaid, this avoids a large initial outlay and keeps monthly payments lower.

#### *Features and benefits:*

- *No large initial deposit. Pay an agreed number of advance rentals upfront.*
- *Fixed regular monthly rentals means you can easily budget.*
- *Capital expenditure is eliminated.*
- *Rentals are allowable against taxable profits (proportionally).*
- *VAT is reclaimable depending on usage (proportionally).*
- *The vehicle is not shown as an asset on the balance sheet.*

## **The right funding for you**

At Mistral Asset Finance Ltd, we have the capability to introduce you to a suitable funding partner or 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 and competent manner.



#### *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.

# Make an enquiry

**Mistral Asset Finance is part of the successful Mistral Group which prides itself on over 23 years of expertise in the coach and bus 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.

This handy guide talks you through the range of finance options available through Mistral Asset Finance. For help and assistance with the financing of your next vehicle, please contact us:

## Call

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## Email

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## Visit our website

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