



# Unlock the value in your assets

If a business is looking to reinvest, Close Brothers Business Finance understand the value that is held in their assets and how releasing this can provide the important cash injection needed.

Refinance is a quick way to access the value of assets on an existing balance sheet and redeploy that value elsewhere within the business – for example, to fund a deposit on new equipment or unlock some working capital to ease cash flow.

# Sale and HP Back

Sale and HP Back is a perfect way to access this much needed capital and can be used against most types of equipment, making it suitable for businesses of all sizes, including sole traders. It works by us purchasing the asset and financing it back. Repayments can be tailored to fit a businesses needs and at the end of the refinance term, the business owns the asset.

This option applies whether the asset is owned or under a finance deal with another provider.

## Benefits

- **Efficiency** - Uninterrupted use of the asset.
- **Spread the cost further** - We can take over the finance agreement with another provider and extend the term.
- **Choice** - Give the business a cash injection or use the money to buy other assets that may not be accessible through hire purchase or leasing agreements.

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**“We have worked with our client for a number of years and knew that by working in partnership with Close Brothers, we could find a suitable solution to fund our client's requirements.”**

Affinity Asset Finance Ltd

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For more information contact your Broker Development Manager:

 0330 134 6400

 [www.closebusinessfinance.co.uk](http://www.closebusinessfinance.co.uk)



**Modern Merchant Banking**

Close Brothers Business Finance is a trading style of Close Brothers Limited. Close Brothers Limited is registered in England and Wales (Company Number 00195626) and its registered office is Crown Place, London, EC2A 4FT.