

Vehicle Funding

The table below gives details of some of the key factors which influence vehicle funding decisions. Bramall & Jones Leasing can help you evaluate these factors and choose the most appropriate solutions for your organisation and situation.

	Outright Purchase	Contract Hire	Contract Purchase	Finance Lease
On Balance Sheet	Yes	No	Yes	No
Fixed Monthly Payments	No	Yes	Yes	Yes
Reduced Administration	No	Yes	Yes	No
Maintenance Included	No	Yes ¹	Yes ¹	No
No Residual Value Risk	No	Yes	Yes	No
Terminal Balloon Payment	No	No	Yes ²	Yes
Eventual Ownership of Vehicle	Yes	No	Yes ²	No
Purchase, Delivery & Collection	No	Yes	Yes	No
Capital Allowances Available	Yes	No	Yes	No
Road Fund Licence Provided	No	Yes	Yes	No
VAT Chargeable on Rentals	No	Yes ³	No	Yes ³
Rental Allowable Against Tax	No	Yes	No	Yes

¹ - If maintenance option is chosen

² - If option to purchase is taken

³ - 50% VAT reclaimable on finance element 100% on service element

There are many reasons why a company will choose different funding products for its fleet requirement. An organisations appetite for risk, its balance sheet management and taxation position are just three of the leading factors. Other considerations include capital investment requirements, fleet management capability, restricted loan facilities and distribution of vehicle users.

As companies change and develop these factors can alter and influence what is the most appropriate solution at any one time. It may not be that one funding type is right for all company vehicles, but a mix of funding options may help give an appropriate balance between optimised financial considerations and future financial flexibility.

Many companies have recognised the importance of having a well managed vehicle fleet and are finding this helps to give it a competitive advantage in an ever more competitive environment.

Bramall & Jones Leasing offer a variety of options to fund your vehicle fleet. We also have experienced consultants who can help guide you through the various funding and management options available.

The table above gives you some insight into the complexity of vehicle funding. The Bramall & Jones philosophy is to keep it simple and our consultants are trained with this one objective in mind. Business is complicated enough without adding extra layers of confusion.



To find out more why not contact us today and let our experienced consultants demonstrate the Bramall & Jones difference to you.

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