



MONEY SPHERE

Opening you up to a world of financial solutions

www.money-sphere.co.uk

0800 689 5312

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Commercial Finance Case study - Large Wood Recycler

Commercial Finance experts

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The Background

Money Sphere were asked by a tier 1 machinery supplier in the North West to provide an operating lease on a large HAAS Tyron 2500 Machine worth over £435K. The overall structure of the lease was a tricky one as we had to find the right funder for the job, combined with ensuring the customer was strong enough to warrant an operating lease. The overall make up of the deal was based on a buyback of the equipment at the end of the 3 year period so we had to accurately assess the machines future market value at the 3 year point and combine the residual value with the monthly rentals ensuring all parties were happy.



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The Solution?

Money Sphere spoke with a tier 1 lender and went through many possible solutions based on the makeup of the lease, after many calls/emails we found a way to help. We provided a clear and concise 3 year operating lease based on a 10% deposit and a request that the end customers holding company providing a cross company guarantee, we also had to ask the supplier who were providing the buyback guarantee to provide a cross company guarantee from their parent company. There were many parts to consider and we had to get all guarantees signed thus ensuring a water tight deal. The customer had to, for their own sanity, check with their bank to see if they could get a better rate, something we always expect but Barclays couldn't even get close. The customer was very pleased with everything we did for them and the machine was signed, sealed and delivered in the space of a couple of weeks.



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The Result?

- The supplier got one of their biggest sales of the year
- The end user got the most cost efficient way of obtaining a state of the art piece of equipment
- The customer was able to offset the monthly cost against the anticipated profit levels
- Supplier, customer & finance company all got a deal using Money Sphere as a the driver