

Asset Finance

OVERVIEW

Asset finance allows your business to acquire vehicles, plant, machinery, technology, and equipment without a large upfront capital outlay — or to release cash from assets you already own. You spread the cost over time and pay for the asset as you use and benefit from it. Structures include hire purchase, finance lease, operating lease, and asset refinance.

HOW IT WORKS

01

Identify the asset

Select the asset you need to acquire, or identify an asset you already own that you want to release equity from.

02

Structure agreed

The lender assesses the business, asset type, and proposed structure — hire purchase, lease, or refinance.

03

Lender acquires the asset

For new purchases, the lender pays the supplier directly. For refinance, the lender acquires the asset from you.

04

Regular fixed payments

You make fixed monthly payments over the agreed term, matched to the income the asset generates.

05

Ownership or return

At the end of the term, the asset either transfers to you (hire purchase) or is returned to the lender (lease).

IS IT RIGHT FOR YOUR BUSINESS?

- Businesses acquiring vehicles, plant, machinery, or technology
- Companies wanting to match repayment costs to income from the asset
- Asset-rich businesses looking to release equity from equipment they already own
- Asset-focused businesses and SMEs, including businesses with identifiable assets to offer as security
- Capital-intensive sectors: construction, haulage, manufacturing, healthcare, hospitality

INDICATIVE TERMS

Interest rate	3–15% per annum (asset and profile dependent)
Term	12–60 months; longer for high-value assets
Advance	Up to 100% of asset value for new assets
Deposit	10–20% with some lenders
Facility types	Hire purchase, finance lease, operating lease, refinance

Ready to explore Asset Finance?

Tell us about the asset and we'll identify the right structure and lender for your business. No obligation.

hello@okufinancial.com

+44 (0) 203 838 0250
okufinancial.com