



THE COMPLETE ASSET FINANCE SOLUTION

Reliability • Flexibility • Independence



A UK LEADER IN COMMERCIAL VEHICLE AND TRANSPORT SOLUTIONS

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THE CUSTOMER SERVICE IS
ALWAYS EXCELLENT.
IF I ASK FOR SOMETHING,
THEY WILL PULL OUT ALL THE STOPS
TO DELIVER

Phyl Davies, Director at Celtic Travel

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AWARD-WINNING SERVICE



- ▶ Two-time Finance Provider
- ▶ Two-time Rental, Leasing and Contract Hire Provider
- ▶ Independent Dealer of the Year

WELCOME

At Asset Alliance Group we aim to support your business on every step of your journey. Whether it is commercial vehicle sales, contract hire, leasing or rental, we have the broadest range of options to meet your specific business needs. Our specialist bus and coach services are long established with some of the UK's leading bus and coach groups. Today our services also extend to other asset finance for more general capital purchases for your business.

In the relatively short period of time since our group emerged in 2010, we have developed an award-winning, multi-location UK business of more than 5,000 vehicles to buy, hire, lease or rent. We are proud to have an enviable client list in our contract hire and leasing division and we now operate arguably the UK's largest retail business in truck and trailers, with used vehicles ranging from the high spec and nearly new, to those at a more basic level with a few more miles.

We are a business that is built upon service and we take pride in everything we offer. We believe several elements set us apart:

- We are independent and have key supply relationships with all leading UK and European commercial vehicle manufacturers.
- We can source all vehicle and trailer types from new to used and from standard builds to specialist and custom design.
- We can support all contract sizes with financing options from single assets to large multiple vehicle contracts.
- We tailor to your needs from simple financing to full fleet management and contract hire solutions for short, medium and long term planning in a way that best suits your business financing.

Our confident and knowledgeable team has high ambition, as well as a commitment to provide outstanding service. Together, we welcome every opportunity to make a difference to your business.

A handwritten signature in blue ink, appearing to read 'Willie Paterson'.

Willie Paterson
CEO



COMPLETE VEHICLE SOLUTIONS

CHOICE OF LEADING MANUFACTURERS

We hold stock for sale and rental and always have a large range of 'on order' new commercial vehicles as we anticipate our clients' and the market's immediate needs, helping to avoid lengthy waiting times.

ALL RENTAL, LEASING AND FINANCE OPTIONS

Every business has its preferred means of financing and managing its fleet. Our aim is to be as flexible as you require with a wide range of finance options. There are many to choose from, each with differing business benefits.

INDEPENDENT

We work with and buy from all commercial vehicle, trailer and bus and coach manufacturers. This enables our team to meet your exact requirements in terms of manufacturer, specification and still maintain competitive buy and lease rates, at levels that are below those of franchised dealers.

STABLE AND SECURE

We continue to be a high growth business. We have emerged from being a challenger brand to one of the leading teams in the UK commercial vehicle and bus and coach sectors. Our client list is exceptional and we have built a fleet of more than 5,000 vehicles with a five-year maximum age profile. With this base, our business model and structure offers our clients complete reassurance of continuity of service and supply.

LOWER COSTS, BETTER VALUE

We are one of the largest buyers of commercial vehicles in the UK and have three differentiating factors that help lower the costs of your vehicle(s):

- ▶ We source the assets direct from the manufacturers on large fleet terms
- ▶ We understand accurate residual value setting
- ▶ We aim to retain and utilise assets over their entire useful life enabling us to reduce risk on residual values which enables further competitive advantage in our pricing

Simply put, this can create a much more competitive rate on any contract hire, lease or rental option, or even a direct sale, and across all manufacturers.

THINKING ABOUT LOWER EMISSIONS?

The political and environmental will for ultra low emission zones and clean air zones is driving an ambitious agenda for the introduction of Euro 6 upgrades, retro-fit solutions and new low emission fleet procurement. The alternative is an unwelcome but necessary acceptance of charges.

Options for low carbon emission vehicles effectively remain in test and operators are yet to settle on the investment value of electric, CNG, LNG, hydrogen and diesel hybrids and this may vary depending on use. Increased load capacity solutions, range, charging infrastructure and urban safety measures add further to investment considerations.

For funders, residual values in the face of these legislative changes remain uncertain and the pace of technological development creates more uncertainty. Despite all of that, at Asset Alliance Group we are at the very forefront of some of the latest fleet trials of these low emission vehicles and we are already supplying the latest generation alternative fuel vehicles according to our clients' specific needs.

In summary, we remain very close to all manufacturers. We therefore understand how technology can best suit your specific fleet investments in both the short, medium and longer term, as well as manufacturer availability. We apply that understanding and consultative approach to help your own fleet procurement plans, ensuring you are always making the best decisions for your business.

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ASSET ALLIANCE GROUP
**HELP US SOURCE
WHATEVER
WE NEED
TO MAINTAIN OUR
HIGH-QUALITY
HOME DELIVERY FLEET**

Carl Hood,
Group Logistics
Controller at
Furniture Village

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To find out more, contact us on 01902 625330

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IT'S GREAT TO BE
ABLE TO WORK WITH A SUPPLIER WHO CAN
DELIVER ON ITS PROMISES.
IT'S CRUCIAL FOR US.
ASSET ALLIANCE GROUP CONTINUES
TO BE AHEAD OF THE GAME

Leon Roche, Transport Network
Optimisation Manager at Domino's

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COMMERCIAL VEHICLE CONTRACT HIRE AND LEASING

CONTRACT HIRE

This is a fixed-term agreement with a range of different maintenance options built around your needs. We retain ownership and the end-of-life risks. It is off balance sheet, has no capital tie-up, accurate budgeting and is often tax efficient for many organisations.

OPERATING LEASE

A popular fixed-term method with the option to buy or extend at the end of the period. Unlike contract hire it offers no maintenance or basic asset management. The potential tax benefits are that a lease allows you to deduct costs as an operating expense.

FLEXIHIRE

This is our rolling 12 month rental contract. It remains an operating lease but without the longer term fixed contract periods. It is typically structured to support businesses with a need to flex their fleets and therefore reduce the risk sometimes associated with contracts of between three and seven years.

SPOT RENTAL

This service utilises our stock to meet very short term needs. There is no minimum rental period and can assist when fleet vehicles are off the road for short periods or additional short term contract opportunities emerge.

FINANCE LEASE

Finance lease payments are calculated over the total cost of the asset with the receipt of the asset sale at end of term payable as a 'rebate of rental'. The higher monthly rental payment may offer tax efficiencies when deducted as an annual operating expense with the rebate being received at the end of the contract.

HIRE PURCHASE

HP is instalment financing for those who ultimately wish to own the asset and assume all associated costs of maintaining the vehicle or trailer. It is "on balance sheet" and therefore presents other accounting treatments including upfront VAT payment and deducting capital allowances which may suit your business.

FLEET MANAGEMENT

With contract hire, we can add an outsourced management service to ensure not only maintenance and safety compliance is in place, but manage all forms of fuel management, servicing, accident management, charging and overall asset efficiency monitoring. Our fleet management services can be tailored to your needs keeping you, your fleet and your drivers legal and efficient on the roads.



To find out more, contact us on 01902 625330



TRUCK AND TRAILER SALES

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THE CUSTOMER SERVICE IS SPOT ON.

THEY KNOW WHAT WE ARE LOOKING FOR AND THE SPECIFICATIONS WE NEED.

THEY REALLY LOOK AFTER YOU

Colin Sinclair, General Manager for Transport at JMS Plant Hire

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WIDE CHOICE OF QUALITY VEHICLES

Today, Asset Alliance Group Truck and Trailer Sales is one of the UK's largest independent retailers of new, nearly new and used commercial vehicles. With more than 35 years' experience in the used truck and trailer markets, we have established a reputation of excellence in the sector.

Beyond simply advising on and supplying vehicles we can look after all your needs around servicing, repair, refurbishment, customisation and stacking for export. The UK remains our largest marketplace by far, but we also export to more than 60 countries around the world.

Our team understands all makes and models of commercial vehicles and we work hard to provide the most appropriate options for our clients and ensure that our customers feel confident in the value, and quality of our vehicles and trailers, and of course the service and support of our staff.

UK COVERAGE

We operate from four UK locations, buying, selling and financing vehicles for owner drivers and major fleet operators throughout the UK and export markets.

Our eight-acre Midlands site is based off the M54 at Wolverhampton and holds several hundred trucks and trailers for sale.

Our Scottish site is based at Newmains in Lanarkshire and offers new and used HGVs and LCVs. Conveniently located on the A71 between Glasgow and Edinburgh, it serves the needs of an extensive Scottish and North of England market with stock on site and access from our central group stock at short notice.

Our award-winning Ipswich site, close to both the A12 and A14, has a strong reputation for premium vehicle sales. Its on-site stock typically comprises high spec, low mileage assets across all truck and trailer brands, and the team has access to our full range of vehicles.

Our Trafford Park facility, off the M60, in Manchester opened in 2023 and complements the Group's other depots, ensuring the business can meet the needs of owner drivers and major fleet operators throughout the UK and export markets.

To view our stock visit www.assetalliancegroup.co.uk

or contact us on 01902 508497 (Midlands) | 01698 622264 (Scotland)
01708 866187 (Ipswich) | 0161 3182034 (Manchester)



BUS AND COACH

SPECIALIST FINANCIAL CONSULTANCY

At Asset Alliance Group, we have been serving the bus and coach industry with specialist financial consultancy, our own lending and also broker services for more than 20 years. As an award-winning finance company we aim to be your trusted partner, saving you time and money on bus and coach sourcing, procurement and financing of both new and used vehicles.

INDEPENDENT

We are pleased to have the leading UK bus and coach operators as clients and all major manufacturers as suppliers. We have no financial ties with any of the banks or bus and coach manufacturers and this enables a truly objective view of both the types of assets and the types of funding that will best suit your needs.

LOW-EMISSION EXPERTISE

We work closely with our clients to comply with the low carbon emission, ultra low emission, zero emission and clean air zone strategies of local authorities to ensure investments in fleet reflect the almost obligatory alternative fuel or retro-fit approach of the bus and coach sector.

BUS AND COACH EXPERTISE

We recognise that the sector is undoubtedly at a cross-roads. Operators are closely watching a number of challenges including market and economic developments, local authority emission and BSOG funding strategies from government and of course the technology developments coming from the manufacturers. These are some of the major factors in assessing future investment plans and optimising future operating profits. At Asset Alliance Group we aim to present a variety of competitive finance options as part of our service and this will include strong independent advice on technology impact.

SIGNIFICANT LEVELS OF FUNDING

As part of a larger lending and asset management group, our bus and coach division is well placed to guide and source the vehicles and funding routes you need. Whether you are looking for a single vehicle or a fleet of coaches and buses, we have the in-depth knowledge and specialist industry experience and access to our own funds as well as major banks to provide an individual finance and asset management solution – covering the full life cycle and meeting the specific needs of your business as part of a medium to long term fleet strategy.



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THE NEW ADDITIONS FROM
ASSET ALLIANCE GROUP'S BUS
RENTAL STOCK
WILL ALLOW US TO CONTINUE TO
PROVIDE A
RELIABLE SERVICE
FOR THOUSANDS OF PASSENGERS

Chris Chadd, Managing Director,
Tanat Valley Coaches

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To find out more about how we can help, contact us on 01425 485685



BUS AND COACH RENTAL

As well as hire purchase, operating lease and finance lease options, we can now supply buses and coaches via rental agreements.

Instead of committing to long-term ownership or leases, the agreement allows clients to access buses for a defined period, with various contract options to choose from. New vehicle contracts start from one year and above, shorter term hires are available subject to availability.

Clients gain access to a diverse selection of pre-inspected vehicles without the financial responsibilities of long-term ownership as the bus or coach always remains under the ownership of Asset Alliance Group. Once the vehicle has been returned and the return conditions are satisfied, the agreement ends.

ASSET FINANCE

MORE THAN WHEELS

We have been delivering award-winning lending across the commercial vehicle and transportation sectors for many years. Today, however, we strive to be more than simply an 'on-wheels' finance provider. As a company, we aim to be your trusted partner, saving you time and money on all forms of capital purchases and we have a dedicated division to supporting all our customers' additional funding needs.

SINGLE FUNDER RELATIONSHIPS

The typical funding support we provide now spans everything from warehouse racking to plant and equipment and everything in between. In this way, we hope our clients can feel comfortable with one single asset funder and minimise the time and paperwork involved in multiple asset purchase plans, credit applications and suppliers.

HIGHLY COMPETITIVE RATES

Within Asset Alliance Group, we can lend through our own funds and structure a lease or HP agreement, or, if it is preferable, we have access to multiple lending institutions, both national and international where we can act in an independent broker capacity. As a broker of scale across more than 25 financial lenders, we already attract highly competitive rates and we will always explore the most financially attractive options and present you with them as part of your decision-making process. It's not just a case of providing you with access to low cost funds but ensuring the facility is right for you and does not impinge on the long term success of your company.

BENEFITS OF WORKING WITH US

- ▶ Funding away from your main bank spreads risk and only uses the asset as security.
- ▶ Having access to the entire market enables us to provide you with the asset finance product that's most appropriate for your company.
- ▶ This approach to sourcing the most competitive finance on your behalf will save you the time and inconvenience of doing this yourself.
- ▶ You develop a relationship across all your needs with an independent finance provider that delivers consultative lending support.

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WE HAVE DEVELOPED AN EXCELLENT PARTNERSHIP WITH THEIR TEAM. **THEY ARE VERY FLEXIBLE** AND OFFERED A COMPETITIVE PACKAGE TO ASSIST US THROUGH AMCO'S **LATEST GROWTH PHASE**

Mark Jones, Operations Director
at AMCO

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To find out more, contact us on 01425 485685





VENDOR FINANCE

A PROVEN, WELL-FUNDED ALTERNATIVE

The rapid growth of our Asset Finance services enables us to support manufacturers, franchised and independent dealers with a competitive and alternative funding option to their customers.

At Asset Alliance Group, we can take on the provision of leasing or hire purchase services to your customers backed by our expertise and scale of operation. We will work with you to create value and deliver bespoke leasing and hire purchase financial solutions for your customers.

HOW IT WORKS

As your finance partner, we can provide a turnkey support service across your finance offering with either your own brand and as a “white label” service, or, as a full and independent referral service.

We will agree a range of rates and conditions that again will positively reflect on your business and allow your team to be confident in the supply of these financial services.

Our business support team will create a tailored referral, an Asset Alliance Group contract and will put in place a post agreement documentation process to suit your business needs

You will receive tailored account management to simplify, streamline and report on your finance referrals. Your dedicated account manager will commit to offering a range of competitive pricing options built around scale, credit rating, time periods, residual values and relevant terms and conditions.

GROWING YOUR BUSINESS

Across every industry, competition around pricing determines conversion. Customers are frequently interested in looking at different options when it comes to financing vehicles, plant and equipment from their suppliers. Our role as a supplier of assets is to support you through this process.

We believe that your business can benefit from our independence and our ability to offer more flexible, cost-effective, and tailored packages. Whether we finance in-house from our own funds (our preference of course), or, through our capacity as a broker with a leading panel of UK finance institutions, where the scale of our work enables excellent rates not available to many businesses or individuals, we can provide a highly competitive option to meet your business needs.

Our services can work as an exclusive asset finance funder with you, or, as an alternative funder alongside your existing providers. This aims to give you, your team, and your customers greater flexibility at the point of quotation and securing deals.

THE BENEFITS OF WORKING WITH ASSET ALLIANCE GROUP

Your business and customers will benefit from being supported by a well-established UK Top 50 asset finance company, already working closely with manufacturers and dealers across the UK.

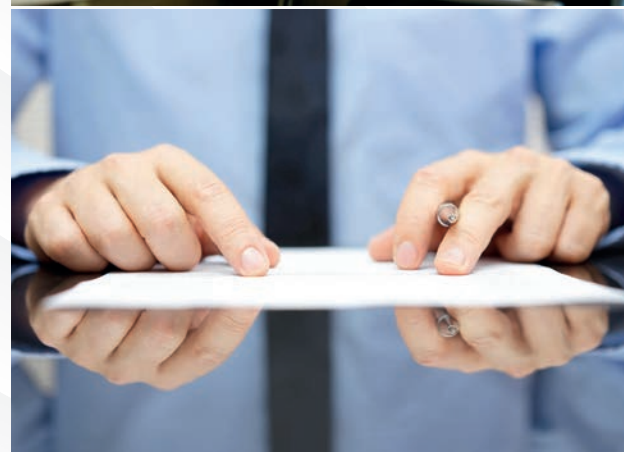
Our funding experience extends across Contract Hire, Operating Lease, Finance Lease, Re-finance, and Hire Purchase arrangements, all secured against the asset being financed.

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**HONEST AND
STRAIGHTFORWARD
THROUGHOUT,
DELIVERING EVERYTHING
ON TIME AND AS
PROMISED**

David McCutcheon,
Bullet Express

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SOME OF OUR CLIENTS



ASSET
ALLIANCE
GROUP

www.assetalliancegroup.co.uk

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