

ASSET  
**CLASSIC & SPORTS**  
FINANCE

## Is your client short of capital for their next high value property purchase or land transaction?

Are they reluctant to remove capital from their business or cash-in performing investments at these challenging times?

Is your client faced with an opportunity that may seem out of reach financially?

Are they a GRADE A client with cash flow restrictions?

If you're snagging on a land or property transaction, we may be able to help.

### Here's where we could be of use:

1. Your client is short on equity for the transaction
2. We can discuss the scenario of your client and explore assets (vehicles, boats, machinery etc.) they own, that they could finance to help them raise the capital they need to complete the transaction with you
3. If you prefer, we can speak directly with your client or initially work through you
4. We will naturally offer introductory incentives to assist in concluding business

### An example case study

The typical example is where a HNW individual is either buying a larger property, business unit or just seeking out development opportunities but is asset rich and cash poor. This year has been challenging for everyone in business so taking dividends, cash from a business via a Directors loan or cashing in long term investments isn't always viable.

We can release money from any item of value, as in the typical scenario below, in a competitive and simple method using a Hire Purchase agreement, even if the asset has current encumbrance, we can offer a restructure to release additional funds subject to a good LTV. This really could be a simple and easy way to unlock a deal you may be struggling with. Due to our market specialty we have generally done this through high value and collectable cars but this year have extended this facility across any asset, provided it has value, including art, jewellery, company equipment, horse boxes, boats etc. If it has tangible value, we can certainly look at it. This is not short-term high interest rate lending; it is simple capital release hire purchase with market competitive interest rates.

As an example - Our client had the opportunity to purchase the business unit he had leased for over 20 years, however, under this year's business uncertainty found it difficult to raise a good LTV with his broker for the mortgage. Drawing down on his pension or taking dividends in his tax year was not attractive but he owned equipment in the company and a small collection of cars and antiques. The total value was circa £500,000 and we could lend 80% LTV to raise the additional money needed. Simple and fast with a typical turnaround of five working days.

If you are an experienced mortgage broker with high net worth clients, we may just be able to work together and make a deal work.

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