



Funding Products

What is it?

The way you fund your fleet is critical. We combine our **independence** with an **extensive range** of funding products to offer solutions that are impartial, balanced and above all, competitive.

How will it help your business?

Neva Consultants works with you to understand your objectives and demonstrate how different funding methods could **reduce costs whilst supporting your company's business ambitions**.

- **Business Contract Hire**

A low-risk solution that offers you new vehicles without the capital outlay or the responsibilities of ownership. Contract Hire offers a fixed monthly fee which is ideal for budgeting and an effective way of running a fleet.

- **Finance Lease**

Suited to companies that require reliable vehicles that may be subjected to heavy use and/or wear and tear, such as LCVs. Also suitable for companies looking to keep their vehicles on the balance sheet and who want to take the residual risk once the contract ends.

- **Contract Purchase**

Allows you to lease a new vehicle over an agreed period of time and mileage at a fixed monthly cost with the option to own the vehicle at the end of the agreement. A guaranteed residual value will be set at the beginning of the contract to be paid at the end of the agreement.

- **Sale and Leaseback**

We buy your vehicles from you and lease them back to you for a fixed monthly amount. Cash can be injected back into your business, helping to boost cash-flow.

- **Salary Sacrifice**

An excellent addition to any company's benefit scheme. Salary Sacrifice provides a cost effective means of financing a car using tax and National Insurance contributions to maximise savings.

- **Personal Contract Hire**

Fixed monthly rentals simplify budgeting whilst flexible duration and mileage terms can be tailored to your requirements. Vehicle maintenance can be included in monthly rentals, helping spread costs.