

2016

UNDERSTANDING YOUR BUSINESS, FINANCING YOUR NEEDS  
**SOCIETE GENERALE EQUIPMENT FINANCE**  
AGRICULTURE





## SOCIETE GENERALE EQUIPMENT FINANCE IS A GLOBAL LEADER AND AN AWARD-WINNING FUNDER FOR THE PROVISION OF VENDOR AND EQUIPMENT FINANCE FOR BUSINESSES.

Since entering the UK agricultural market in 2006, Societe Generale Equipment Finance has established a proven history of providing high service levels to all partners, be they our manufacturers, dealers, brokers (our 'Introducers'), as well as to our end-user customers. The service that we deliver has been built up over time, and as such, we have increased our knowledge base and experience within this market sector.

We offer financial solutions to end-user customers for any type of new or used asset that is used for business purposes within the agricultural environment. This could include any make of tractor, trailer, sprayer or harvester; as well as irrigation or grain-handling equipment; milking parlours or robotic systems. We can provide cash flow funding for all your customers' farm purchases including vehicles and ATVs. We also have the facility to offer business loans to cover the acquisition cost of items such as farm buildings or even replacement dairy/beef cows.

To keep up with the current demands on the farming industry and the increasing pressure to reduce operating costs at the same time as increasing farm efficiency, many businesses are looking to invest in clean and/or renewable energy systems, such as biomass boilers, solar PV panels, energy-efficient lighting for barns and outbuildings, as well as air and/or ground heat pumps used to power grain drying equipment.

Societe Generale Equipment Finance is proud to be able to support these businesses and will offer financial solutions for this type of investment. This specialist form of funding is easily accommodated within the expertise and products that we offer, including the ability to match the payment structure to income and at the same time apportion stage payments to manufacturers/suppliers throughout the installation and commissioning stage.

Why partner with

# Societe Generale **Equipment Finance**

To help make your experience of working with us as simple as possible we are able to offer all introducers access to our **Connect** quotation system. Its significant advantage is that it can be used on and off-line – giving you maximum flexibility when you are out and about, especially if you are on remote customer visits. This bespoke software allows you to produce all customer documentation whilst at the point of sale. Having the ability to quote your customer and then produce the relevant documentation enables you to close the sale there and then.

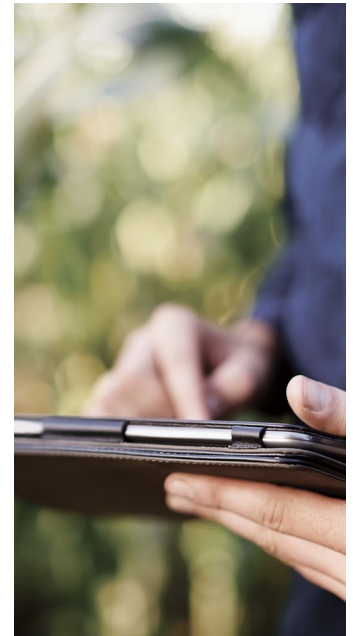
In addition, we have a simple app known as **ASSIST**, conveniently available for use on laptops, smartphones or tablets. This straightforward and simple point-of-sale tool offers more than just the ability to quote a rate and profile to your customers. Automatically storing the work, so nothing is lost, it provides the option of an instant quote for either a manufacturer offering or a retail sale. It can be as complex or simple in its set-up as you require, and is possibly one of the most versatile and configurable pieces of software on the market today. With its connectivity to office-based specialists, it provides an easy solution to the sales and payment process. As a result, you will be seen as a ‘total solution provider’ and not just an equipment supplier.

And not forgetting... we are an award-winning funder. Every year since 2010 Societe Generale Equipment Finance has been awarded one or more accolades from industry magazine *Leasing Life*.

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**Our awards for 2015:**  
**Vendor Finance Provider of the Year, European Lessor of the Year, and SME Champion of the Year.**

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Societe Generale Equipment Finance

# Our Products and Services

As part of our finance offering we are able to provide a range of flexible financial solutions for farm businesses. We have a dedicated team of industry-experienced people who look after our agriculture manufacturer, dealer and broker relationships. We can offer you as much help and support as is required to help make the funding process as quick, easy and efficient as possible for all the parties involved in the process. No solution is too complex for our dedicated sales team who are always ready to assist you.

Where floor planning is required we offer a web-based **Stocking finance facility**. This gives you the opportunity to fund your new and used inventory at a daily rate; meaning you only pay for

the days that you use the facility for, thus helping to manage your cash flow. This Stocking facility gives you time to refurbish or find the retail sale opportunity to keep your important franchised equipment in your sales area before it impacts on your balance sheet. Once again, this facility is straightforward and easy to use. You control the process of uploading and clearing assets from the facility through a secure and direct web link. Payments are made and taken via direct credit and direct debit, then in conjunction with point-of-sale tools **Connect** and **ASSIST**, your business bank balance can be controlled to alleviate the cash flow 'dip' between purchase and final sale.



# Advantages and Benefits

of working with us

- Our finance is available for any make or brand of machinery or equipment that your customer chooses
  - Specialist Account Managers for the Agriculture market sector, along with a dedicated office-based Sales Support team
  - ASSIST quotation tool
  - Connect online / off-line proposal and credit approval system
  - Competitive funding rates
  - Reduction in your credit risk and debtor days
  - Same-day payment\* upon receipt of correctly completed finance documents
  - Preservation of your profit margin as the sale is less cost-sensitive so cash discounting can be avoided
  - Increase your customer control – financing offers you more opportunity for upselling and upgrading the sale
  - The ability to make the sale affordable and structure payment to match the income of your customer
  - Maintain control of your customer sale from enquiry to payout.
  - Efficient wholesale Stocking facility
- Finance is subject to credit approval. For UK business users only. Terms and conditions apply.

\*conditions apply

## Our range of financial solutions for your customers includes:

**Hire Purchase** – ideal for business customers wanting to own the asset at the end of the finance period.

**Finance Lease** – best suited for business customers not wanting to own the asset, but needing to have the 'use' of it for a fixed period of time.

**Operating Lease** – ideal for business customers looking for a more affordable finance option.

**Business Loan** – available for businesses wanting to raise funds for the non-asset investment such as buildings or livestock.

**Sale and Lease/HP Back** – available for businesses wanting to inject cash back into their business from recently bought assets.

**Private Sale\*** – available for transactions where the equipment is purchased from another farmer rather than an equipment supplier. The seller will need to provide evidence of clear title to the assets and invoice accordingly.

\* For business use only.

## About Us

Societe Generale Equipment Finance belongs to the Societe Generale Group. In the UK, Societe Generale Equipment Finance Limited is an equipment and vendor finance specialist, working with either independent specialist finance brokers or select vendors who offer equipment, solutions and services specifically within these market sectors: agriculture; transport, industrial and construction; communications & office equipment; technology, and green energy.

Societe Generale Equipment Finance is a worldwide leading player employing 3,500 people in 35 countries worldwide, and managing more than EUR 22 billion end-managed assets.

We have a long experience and a proven track record in successfully financing a wide range of assets including: agricultural equipment, machinery and vehicles; heavy plant equipment and vehicles; materials handling, printing and packaging equipment; and technology such as: IT hardware and software; data storage systems; office and communications equipment; and solar PV and biomass clean energy systems, as well as medical, dental, ophthalmological and laboratory equipment.

Societe Generale Equipment Finance is authorised and regulated by the Financial Conduct Authority.

Societe Generale Equipment Finance is a member of the Finance & Leasing Association.

Societe Generale Equipment Finance is a patron of the National Association of Commercial Finance Brokers.

## Contact Us

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