

SG Equipment Finance Benelux

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Service range

The Dutch subsidiary of SG Equipment Finance provides vendors and investors in capital equipment with a comprehensive choice of financial and additional services throughout the Netherlands. This allows you to draw upon the expertise, service and security offered by a large global bank and one of the leading European asset-based and vendor financiers.

Our team in the Netherlands comprises professionals with a wealth of experience of close vendor partnerships. Using their in-depth market knowledge, they help manufacturers and distributors gain a competitive edge.

Selected markets and assets

- IT, office equipment, medical equipment
- Industrial equipment, printing machines, construction equipment
- Transport, handling, agricultural equipment

Vendor partnership structures

- Vendor programmes (vendor-branded programmes, undisclosed vendor programmes, joint ventures)
- Sales financing (loose cooperation agreements, co-branding)

Financial products

- Operating leasing
- Finance leasing
- Sale and lease back

Additional services

- Sales force training
- Individual promotional material
- Support at trade fairs
- Information on expiry of leases

Specifications

- Lease terms: 12 to 120 months
- Minimum amount: € 25.000
- Currency: euros

Leasing in the Netherlands

Operating leasing

The lessor is the beneficial owner. It reports the assets on its balance sheet and depreciates them. The lessee reports its incoming invoices as tax-deductible expenses in its profit & loss account.

The main features of the lease are:

- If a purchase option is agreed, the purchase price shall not be below 7.5 %, which is the minimum calculated residual value.
- The term of the lease must not exceed 90% of the asset's useful economic life.
- The lessee or an associated company is not required to give a residual value guarantee.
- Monthly lease instalments are invoiced plus VAT.

Finance leasing

Under a finance lease, the leased assets are capitalised on the lessee's balance sheet and the current value of the lease instalments is entered as a liability. The interest portion of the lease instalment is accounted for as an expense in the profit & loss account.

The main features of the lease are:

- The lessee has a purchase option, which is agreed at the time the lease is signed and whose price must be in line with the residual value calculated according to the straight-line depreciation method.
- The lessee makes a VAT prepayment on the net cost price to the supplier at the beginning of the lease.
- No VAT is payable on the monthly lease instalments.

We support. You succeed.