



SG Finans AS - Sweden

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Branches:
 Malmö, Gothenburg, Linköping,
 Sundsvall and Solna (Stockholm
 Head Office).

Service range

SG Finans Sweden started 2001/2002 as a branch of Norway, we are today 36 employees and the senior management and sales has from 15 to 25 years experience from other finance companies. The company is an off-spring of ELCON Finans AS, which was demerged (divided) on 2 May 2005. SG Finans Sweden is founded on the former equipment leasing activities in ELCON Finans AS. Our core activities are providing leasing and Hire Purchase of machinery, equipment and vehicles to all types of business activities as well as the public sector.

SG Finans Sweden has had a strong growth in the Swedish market since we started, and we have the highest potential growth-plan in percent of the Scandinavian countries. One of the most important factors that have contributed to SG Finans AS' many years as the outstanding market leader in leasing, is our extensive familiarity with many types machinery and equipment and

understanding of the various business sectors. This has been achieved through close collaboration with leading equipment suppliers within the various sectors. Our supplier partners are recognised experts within their fields. These are suppliers that do not just define themselves as suppliers of equipment, but who want to provide a comprehensive package deal that will make it simpler for the customer.

Selected markets and assets

SG Finans mainly operates three product categories:

- High Tech:
 ICT equipment, copiers, office equipment and medical equipment.
- Industrial:
 Construction machinery, production machinery, printing equipment, forestry equipment, aquaculture equipment.
- Transport:
 Delivery vans, trucks, trailers, buses, tractors, agricultural equipment, forklifts, mobile cranes, passenger cars, containers, helicopters, planes, ships.

Vendor partnership structures

- Vendor programs
 (Virtual Captives, vendor-branded and undisclosed vendor programs)
- Sales financing
 (loose co-operation agreements, co-branding)

Financial products

- Leasing
 (financial and operational)
- Sale and lease back
- Hire Purchase
- Loan

Additional services

- Web service called SmartWork (24/7) for efficient processing of credit applications and leasing agreements via the internet
- Local presence and dedicated staff for both vendors and customers

Leasing in Sweden

- In Sweden, 80% of the construction and agriculture sector is Hire & Purchase. In the other sectors it is 90% Rental/Leasing (mostly full payout). These leases are based on the full amortisation of the leased asset over the non-cancellable minimum lease term.
- The remaining 10% are mainly operating leasing contracts where the vendor or SG Finans takes residual value in the object.

We support. You succeed.