



RENEWED GROUP

Specialized Finance & Insurance

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Why Renewed

As a market leader in the rental finance industry, Renewed Group and its network, is available to offer a range of products and support specialising in the finance of assets and industrial equipment. With its wide basket of facilities, we are able to offer our clients competitive rates and quality service and tailor-made solutions.

Our personalised service goes beyond that which is expected of us and our “out of the box” approach to business means we provide solutions and deliver results in a manner that takes the hassle and hurdles out of acquiring finance for your operation or your client.

In ensuring the organized and structured presentation of information and an analysis of the company structures, financial statements and credit vetting we hope to increase the possibility of securing the finance. In certain aspects we can negotiate more favourable rates especially on the larger financial arrangements.

Recognising you as the salesman as the crucial cog in the company’s drive for sales, we consider our support and service to you as tantamount to our quality delivery. We understand your needs, strengths and weaknesses and work with you to ensure the timely and efficient delivery of crucial information and documentation. Similarly, cash flow and stock control are equally important and everything we do is in recognition of the need to ensure a smooth flow throughout the process so that business gets paid out quickly and risk free. Should the need arise, we can make contact with the customer to obtain important and necessary information: always with the consent of the salesman and recognizing your need for complete customer satisfaction and delivery on promises. We hope you will give us the opportunity to prove our worth and we look forward to developing a long-term fruitful relationship.

INTRODUCTION TO THE RENTAL CONCEPT

Rental finance presents the salesperson with a tremendous opportunity to close sales quickly and easily.

Market research shows that the majority of clients do not like approaching Commercial Banks for credit. Lots of people still have an ingrained distrust of debt.

However, realism and experience has shown that few people can afford to pay cash for everything they need when they need it. We all know of the many sad stories during the inflationary 80’s, when people waited until they had cash to buy. Prices grew faster than they could save and they either had to do without or finance the shortfall.

Obsolescence cycles are becoming increasingly shorter and technology users are demanding better solutions to finance their equipment and finding rental assets easier.

Renewed Group is a market leading organisation in this field as we have recognised the need for a rental package that offers its users financial certainty, as well as complete flexibility.

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Traditional funding techniques increase your debt, tie up your lines of credit and are treated as capital expenses: furthermore, they leave your company with obsolete equipment at the end of the term. We provide multiple services across all asset types and are committed to delivering a totally professional service and developing customers for life.

When making equipment acquisition decisions, you must consider the following:

- Will you have the capital budget you need to replace your equipment when it needs replacing?
- What is the true cost of capital or other funds that are required to finance both the acquisition and operation of your equipment?
- What is the opportunity cost of committing your capital to depreciating assets with diminishing life cycles?
- What will your equipment be worth at the end of its useful life? Will the cost of disposal be greater than the value of the assets?

The industrial equipment market is the most rapidly changing market in the world today. Historically, user need continue growing. Keeping pace with technology, continually improving service to clients and improving operational efficiency has become a complex issue.

It is against this background that specialised financing has become more and more a factor of industrial equipment usage.

Existing methods of financing, although adequate, have not addressed the problems incurred in a continually changing market. In order to address these problems, the emphasis has changed from “what it would cost to buy” to “what it would cost to use”.

It was to answer these questions that RENTAL FINANCING was developed and introduced to the industrial equipment market.

It is therefore possible for users to expand their systems as their needs dictate, and to do so without drastically affecting their budgets and cash flow. Although flexibility is of major importance in the market today, the rental package has further been designed to offer the greatest possible tax advantage, as well as to cater for the high inflation in the economy today. Structured financing allows savings in today’s money (the most expensive) and then allows inflation to erode the value of money over a period of time. This is not only more economically viable, but also improves return on investment.

The Renewed policy is to ensure that clients are continually kept abreast of the latest financial developments in the market, and to address the individual needs of these clients. It is with this understanding of the industry that rental structures is offered by Renewed, who specializes in various forms of asset financing.

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Tailor-made financing packages are created depending on the client's requirements to cater for cash flow and budget constraints, rent-free periods, residual values, bullet payments, etc. An overview of the major benefits of the rental concept is included for your perusal.

Benefits of Rental

1. Control of the Transaction

By using our rental product, you as salesman have total control over the sale. Many of you will know the frustration of waiting for your client to arrange finance, never being sure whether he was arranging matters or just keeping you on a line.

The salesman will take the clients details when the client is "hot" and can sometimes even sign up the rental application on the spot, thereby securing the deal, locking out your competition and avoiding buyer's remorse.

2. Quoting monthly rentals rather than capital

Inflation has pushed the price of goods to very high levels and often the capital price scares off the client.

Quoting the monthly figure enables the client to concentrate on the actual monthly cost in relation to the income generated by the equipment.

This is in line with trends internationally. In some countries this has been defined down to quoting a weekly rental.

3. Rental vs Cash

A rental offers your client an inexpensive way to have use of equipment he needs without draining his available cash.

The client will also not have to use up his available credit lines with other institutions.

4. Ease of use

The documents are user friendly. You also save your client the time and convenience of looking for finance.

5. Affordability

The monthly rental can be structured (within reason!) to suit your client's budget. We can utilize annual increase in rentals to make the clients initial costs as low as possible.

We are able to enhance the rental by including insurance.

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6. Enhanced Profitability

There will be no need to allow cash discounts thereby improving your profit margins.

7. Protection of client base

When a client buys for cash he is free to buy from your competitor without your knowledge. However, if a client is using our rental product, we immediately alert you should the client ask for a settlement figure. We can provide preferential settlements to you, thereby giving you an advantage over your competitors when trying to upgrade the client's equipment.

8. Cash flow improved.

If all the documents are in order and the client is approved, we pay out the full amount due on installation. You do not need to carry debtors. Therefore, your cash flow is improved and bad debts reduced.

9. Tax deductible

The rental is an operating rental and is fully deductible in your client's hands.

10. No deposit

A rental agreement does not usually require a deposit. This is dependent on the credit risk if the client.

11. Relationship support

The rental agreement is structured in such a way that the client perceives the rental products as being specially structured for his use by the supplier. This reinforces your ongoing relationship with the client.

12. Upgradability

The unique structure of the rental agreement permits you to upgrade the older equipment with more up to date equipment, without materially altering the client's monthly rental. (This depends on when you upgrade the client, and we would be happy to discuss this with you in more detail)

Please don't hesitate to contact our office.

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