

the *finance* book
media information

Invoice & Asset Finance

2008

The Finance Book is the brand name for a series of directories targeted at the financial intermediary market.

These provide finance professionals with a comprehensive and annually updated library of lending products and providers covering all areas of commercial finance. Our publications are unique for two key reasons. Firstly, they are the only such publications to be issued free to qualifying intermediaries and, secondly, they are the most comprehensive listings of finance providers in the UK.

Increasingly, the funding of commercial transactions is arranged through financial intermediaries reflecting the added value that these professionals can bring to a transaction through their expertise and wider market knowledge. At the same time, there is an increasing acceptance from many lenders that the involvement of a specialist can be of benefit to both the borrower and the lender.

In the current competitive lending environment there is a growing recognition that lending books can be profitably increased by fostering relationships with intermediaries. An essential part of this process is for lenders to inform this increasingly important market sector of their key lending criteria. With this in mind **The Finance Book** provides intermediaries with a comprehensive database of lenders together with details of their preferred sectors, key criteria and other services offered.

The Finance Book – Commercial Property was launched in 2005 with the 2007 edition being published in October 2006. This featured 140 lenders covering all sectors of the commercial property market ranging from the largest global operators to the smallest independent niche funders.

The property version was followed in May 2006 by **The Finance Book – Invoice Finance** which included similarly comprehensive details of 67 companies operating in this sector. May of this year will see the renewal of this publication and for the first time this is to be expanded to cover both the invoice and asset finance sectors in **The Finance Book – Asset & Invoice Finance 2007**. This will cover the following areas:-

Invoice Finance

- **FACTORING**
- **INVOICE DISCOUNTING**
- **SPECIALIST SECTORS**
- **STOCK FINANCE**
- **TRADE FINANCE**
- **ASSOCIATED PRODUCTS**

Asset Finance

- **CARS & VANS**
- **HGVs**
- **BUSES & COACHES**
- **PLANT, MACHINERY & EQUIPMENT**
- **IT, TELECOMS & OFFICE EQUIPMENT**
- **AIRCRAFT & MARINE**

The rationale for combining these two sectors in one publication is that a good number of funders operate in both sectors and, increasingly, both types of finance are being combined to good effect to fund growth, acquisitions and turnarounds.

In terms of deal size, **The Finance Book – Asset & Invoice Finance 2007** will cover the entire spectrum making this a valuable guide for all intermediaries whether they are a small broking firm or “large ticket” structured finance advisers.

There has been a significant increase in recent years in lending within these sectors. Invoice finance advances increased to £11bn at the end of 2005 and this represented a 460% increase over a ten year period from 1995. In terms of asset finance, this continues to grow year on year with a record £27bn of assets financed during 2005.

Helping to deliver these record funding levels is a growing number of financial intermediaries who provide a valuable service by endeavouring to match the needs of the borrower with the many products available from an increasing number of specialist lenders. *The Finance Book* will help to facilitate this growth by providing a comprehensive and free database of lenders, which is something that is not available from any other source.

The integrity of our directories is paramount and is maintained by including a basic entry for all qualifying lenders without charge whilst at the same time offering the options of including an expanded entry and advertisement.

FORMAT FOR ENTRIES

Basic Entries

The primary objective is to provide a definitive guide to asset and invoice finance lenders operating in the UK. To ensure that this is achieved, all funders will be included free of charge in two sections of the directory as follows:-

I. Index

This is an easy reference summary of all funders that will appear at the front of the directory and the format for this can be seen overleaf. This will incorporate specific details for each lender in terms of the types of assets financed, deal sizes etc.

II. Listings

Details included in this section will be the lenders address, telephone and fax numbers, email and website address.

Expanded entries

We know that many lenders want to include more detail on their products and services than the basic entry will allow. Suggestions for the additional information to include would be as follows:-

- **Background information on the organisation**
- **Specific categories of lending and details on current criteria and appetite within these sectors**
- **Details of other lending related products and services**
- **Departmental or regional contact details**
- **Recent transactions**
- **Company logo**

This list is by no means exhaustive and lenders will have their own preferences for the information they wish to include. With these expanded entries, the layout can be varied to suit the information being included although we would ask that the narrative for these is factual as the objective here is to provide the user with information about products and services. Examples of expanded entries are shown overleaf.

ADVERTISEMENT AND EXPANDED ENTRY RATES

The costs for the expanded entries are as follows and these include an advertisement of equal size adjacent to the expanded entry:-

- **Quarter page expanded entry together with quarter page advertisement** **£1500**
- **Half page expanded entry together with half page advertisement** **£2450**
- **Full page expanded entry together with full page advertisement** **£4500**

These prices are subject to VAT at the standard rate.

CIRCULATION

Our directories are issued free of charge on a controlled circulation basis to financial intermediaries and also to a limited number of the larger specialist legal and accountancy firms. This is to ensure that the target audience is comprised of the key players and influencers within the sectors covered. We have also had a lot of interest from other professionals operating within this sector and have therefore made the publications available to non-qualifying parties on a one-off or subscription basis.

The circulation details are as follows:-

Commercial finance intermediaries	6000
Other finance intermediaries	1000
Accountants & corporate finance specialists	500
Lenders	500
Total	8000

the**finance**book

Examples of basic, quarter, half and full page entries

UK Commercial Services PLC

Bank Chambers Telephone: 0207 000 0000 email: info@ukcommserv.co.uk
1 Bank Street Fax: 0207 000 0001 Website: www.ukcommserv.co.uk
London EC1A 1AA

UK Commercial Services PLC

Address: Bank Chambers, 1 Bank Street, London EC1A 1AA
Telephone: 0207 000 0000 Fax: 0207 000 0001
email: info@ukcommserv.co.uk
Website: www.ukcommserv.co.uk



LENDING PROFILE

We seek opportunities to work with growing and dynamic businesses and are active lenders in the mergers and acquisitions market. Being part of a substantial group means that we can offer a comprehensive service with all products and facilities available in-house. The core product is always invoice discounting but allied to this we are able to offer the full range of asset based funding options (against stock, plant & machinery) as well as an extensive trade finance package and our own credit insurance products.

CONTACT DETAILS John Smith 0207 000 0010 email: jsmith@ukcommserv.co.uk

UK Commercial Services PLC

Address: Bank Chambers, 1 Bank Street, London EC1A 1AA
Telephone: 0207 000 0000 Fax: 0207 000 0001
email: info@ukcommserv.co.uk
Website: www.ukcommserv.co.uk



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PRODUCTS & SERVICES

To complement our core invoice finance activities we can also offer the following products and services:-

- Interest rate and currency hedging facilities
- Credit insurance
- Corporate advisory services
- Trade Finance - Letters of credit & purchase finance for UK and imports.

DIRECT CONTACT DETAILS

London John Smith 0207 000 0010 email: jsmith@ukcommserv.co.uk
Bristol Joe Osborne 0117 000 0010 email: josborne@ukcommserv.co.uk
Manchester Jill Jarvis 0161 000 0010 email: jjarvis@ukcommserv.co.uk

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UK Commercial Services PLC

Address: Bank Chambers, 1 Bank Street, London EC1A 1AA
Telephone: 0207 000 0000
Fax: 0207 000 0001
email: info@ukfinancebank.co.uk
Website: www.ukfinancebank.co.uk



SUMMARY

UK Commercial Services is the UK invoice and trade finance arm of The Worldwide Bank Group which is represented in 27 countries worldwide and has been established since 1905. Our strengths are in building long term relationships with growing and acquisitive businesses by working in partnership with our teams of specialists to provide structured funding packages for larger transactions. This enables us to provide funding on very competitive terms in our chosen sectors. We have offices in London, Bristol and Manchester and all of these provide our full range of products and services.

LENDING PROFILE

We seek opportunities to work with growing and dynamic businesses and are active lenders in the mergers and acquisitions market. Being part of a substantial group means that we can offer a comprehensive service with all products and facilities available in-house. The core product is always invoice discounting but allied to this we are able to offer the full range of asset based funding options (against stock, plant & machinery and property) as well as an extensive trade finance package and our own credit insurance products. In return for good quality proposals we are able to offer very competitive pricing.

RECENT TRANSACTIONS

- £10m facility with full credit protection provided to ABC Ltd for overseas expansion programme.
- £5m advance to facilitate MBO of XYZ Group, an engineering group supplying the automotive industry.
- £15m facility to ETC Europe Ltd to refinance existing funding lines and enable further acquisition to be completed.

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OTHER INFORMATION

- Lending margins range from 1% to 2% above bank base rate
- Commission charges between 0.1% and 0.75% of turnover.
- Minimum advance £2m. No maximum.

DIRECT CONTACT DETAILS

London John Smith 0207 000 0010 email: jsmith@ukcommserv.co.uk
Brian Jones 0207 000 0011 email: bjones@ukcommserv.co.uk
Bristol Joe Osborne 0117 000 0010 email: josborne@ukcommserv.co.uk
Janet Blink 0117 000 0011 email: jblink@ukcommserv.co.uk
Manchester Jill Jarvis 0161 000 0010 email: jjarvis@ukcommserv.co.uk
John Jenkins 0161 000 0011 email: jjenkins@ukcommserv.co.uk

The Finance Book, Tremain House, Weydown Lane, Guildford, Surrey GU2 9UT

T: 01483 235027 F: 01483 232785 E: info@thefinancebook.co.uk W: www.thefinancebook.co.uk

LENDER	FACTORING														
	DIRECTORY PAGE NUMBER	NON RECOURSE	CONFIDENTIAL	START UPS	SINGLE DEBTOR	SELECTIVE DEBTORS	EXPORTS	ADVERSE CREDIT CONSIDERED	MINIMUM TURNOVER – £	MINIMUM ADVANCE – £	MAXIMUM ADVANCE – £	NON RECOURSE	CONFIDENTIAL	DISCLOSED	START UPS
INDEX EXAMPLE – INVOICE FINANCE															
ABC Commercial Services plc	12			■			■		250k	100k		■	■	■	■
BCD Invoice Finance	15	■		■				■	100k	25k	500k	■	■	■	■
CDE Commercial Finance	16											■	■	■	■
DEF Factors Ltd	19			■			■	■	250k	150k	2m	■	■	■	■
EFG Trade Finance plc	23														
UK Commercial Services plc	96											■	■	■	■

LENDER	DIRECTORY PAGE NUMBER	CARS				VANS				HGVS					BUSES & COACHES			
		NEW	USED	SINGLE UNITS	FLEETS	NEW	USED	SINGLE UNITS	FLEETS	NEW	USED	SINGLE UNITS	FLEETS	TRAILERS	NEW	USED	SINGLE UNITS	
INDEX EXAMPLE – ASSET FINANCE																		
ABC Finance plc	12	■	■	■		■	■	■			■							
BCD International plc	15	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
CDE Asset Finance	16	■	■	■	■	■	■	■	■	■		■	■	■	■	■	■	■
DEF Bank AG	19	■		■		■		■		■	■	■		■				
EFG Finance	23	■	■	■	■	■	■	■	■	■	■	■		■	■	■	■	■
FGH Asset Finance	24									■	■	■	■	■				
GHJ Group plc	28	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
JKL Vehicle Finance	32		■	■						■	■	■	■	■			■	■

Mechanical Data

(DISPLAY ADVERTISING)

Full page type area	271x190mm	Quarter horizontal	64x190mm
Full page bleed	303x216mm	Mono screen size	150lpi
Full page trim	297x210mm	Colour screen size	150lpi
Half horizontal	133x190mm	Resolution	300dpi

START UPS	INVOICE DISCOUNTING						SPECIALIST SECTORS				ASSET BASED FINANCE			TRADE FINANCE			OTHER SERVICES					
	SINGLE DEBTOR	SELECTIVE DEBTORS	EXPORTS	ADVERSE CREDIT CONSIDERED	MINIMUM TURNOVER – £	MINIMUM ADVANCE – £	MAXIMUM ADVANCE – £	MBO/MBI/ACQUISITIONS	DEBT RESTRUCTURING & TURNAROUND	POST INSOLVENCY RESTARTS	CVA/IVA CONSIDERED	STOCK	PLANT & MACHINERY	PROPERTY	LETTERS OF CREDIT	PURCHASE FINANCE - UK	PURCHASE FINANCE - IMPORTS	CREDIT INSURANCE	MULTI CURRENCY	ON-LINE ACCESS	SMALL FIRMS LOAN (SFLGS)	TERM LOANS
■			■	■	500k	200k		■	■									■	■	■	■	
				■	250k	100k	1m	■	■	■	■							■				
	■	■	■		1m	500k		■	■			■	■	■	■	■	■	■	■	■	■	■
■			■	■	500k	250k	5m	■	■	■	■				■	■	■	■			■	■
															■	■	■	■	■	■	■	■
		■	■		5m	2m		■				■	■	■	■	■	■	■	■	■	■	■

FLEETS	PLANT, MACHINERY & EQUIPMENT						IT, TELECOMS & OFFICE EQUIPMENT				OTHER ASSETS				SUNDRY				AMOUNT		
	AGRICULTURAL	CONSTRUCTION	HOTEL & CATERING	INDUSTRIAL	LEISURE	PRINTING	COMPUTER EQUIPMENT	FAXES, COPIERS ETC.	SOFTWARE	TELEPHONE SYSTEMS	AIRCRAFT	FIXTURES & FITTINGS	FURNITURE	MARINE	STOCK	ADVERSE CREDIT CONSIDERED	BLOCK DISCOUNTING	INTERNATIONAL ASSETS	SALES AID FINANCE	MINIMUM DEAL SIZE – £	MAXIMUM DEAL SIZE – £
	■	■	■	■	■	■	■													25k	500k
■	■	■	■	■	■	■	■	■	■	■					■	■	■	■		15k	5m
■	■	■	■	■	■	■	■			■	■			■		■	■	■		50k	
	■	■	■	■		■												■		5k	1m
	■	■		■		■	■		■									■		100k	
	■	■		■		■												■		50k	3m
■	■	■	■	■		■			■	■				■				■		30k	10m
	■	■																■		15k	

COPY DEADLINE

7 days prior to publication date
No copy taken by phone

DIGITAL COPY

Advertising copy must be supplied electronically either on CD or email as Adobe InDesign, Photoshop as JPEG, TIFF or EPS, or Illustrator EPS. Files should have fonts embedded & file resolution of 300dpi.