

We are GE Capital UK

Operating at the very heart of UK business, GE Capital enables customers to efficiently and successfully run and manage their operations every day, providing finance to over 90,000 UK businesses and keeping some 46,000 drivers on the road.

With major offices in Bristol, Manchester and in the London area, GE Capital is a leading provider of specialist finance, providing a wide range of solutions including invoice finance, inventory finance, ABL, cross border finance, leveraged finance, equipment leasing, vendor finance and fleet management.



Cashflow
Fleet Leasing
Fleet Management
Asset-based lending (ABL)
Distribution finance solutions
Asset-based financial solutions
Accounts receivables financing
Equipment leasing solutions
Asset based lending (ABL)
pan-European on balance
sheet securitisation
Invoice discounting
Trade flow finance
Inventory finance
Structured leases
eBusiness tools
Market and
asset expertise
Consultative
Partnership
Creativity

Our businesses at a glance...

Segment	Overview	Solutions Offering
<p>Commercial & Corporate Structured Finance</p> 	<p>One of the leading commercial finance providers in the UK.</p>	<ul style="list-style-type: none"> > Wide range of financial solutions such as invoice financing & asset based lending to SMEs, midmarket and large corporates. We can help to support not only the daily working capital requirements, but also major initiatives such as MBOs, MBIs, refinancing, corporate restructures, acquisitions, capital investment and development into new markets.
<p>Fleet Services</p> 	<p>Award-winners, GE Capital Fleet Services manages cars through the entire life cycle from initial purchase, maintenance to vehicle return.</p>	<ul style="list-style-type: none"> > Fleet Services Contract Hire, Finance Lease and other fleet services solutions. > Online tools for drivers and fleet managers. > Green fleet solutions. > Consulting services to deliver saving efficiencies. > Road safety solutions.
<p>Equipment Finance</p> 	<p>Financing solutions for investing in vital equipment to meet business needs from office equipment, IT telecoms and more.</p>	<ul style="list-style-type: none"> > Vendor finance As an equipment manufacturer or vendor you can benefit from our financing programmes for distributors, dealers or reseller networks. > Equipment finance Middle and large ticket leasing across a wide range of assets (operating leases, finance leases, loans, sale and leaseback and managed services contracts).
<p>Healthcare Finance</p> 	<p>Financing solutions for investing in healthcare equipment.</p>	<ul style="list-style-type: none"> > Equipment and vendor finance Leasing solutions across a wide range of healthcare assets (operating leases, finance leases, loans, sale and leaseback and managed services contracts). > Other financial services Life science finance, corporate finance and leveraged transactions.
<p>Corporate Aircraft Finance</p> 	<p>The corporate aircraft financing and leasing business of GE Capital.</p>	<ul style="list-style-type: none"> > Innovative and flexible financing solutions to finance new or used corporate aircraft.
<p>Distribution Finance</p> 	<p>Specialist financing solutions to facilitate the distribution and sale of assets.</p>	<ul style="list-style-type: none"> > Working capital secured against finished goods from the moment it leaves the production line through the dealer network and onto the end customer.

Our Lending Business

At GE Capital, we understand how the landscape and agenda for ambitious firms in the UK has shifted. As an independent, specialist financier, GE Capital has a central role to play in driving choice and enabling UK businesses to access innovative forms of financing.

Offering a wide range of financial solutions such as invoice financing and asset based lending to SMEs, mid-market and large corporates. We can help to support not only daily working capital requirements, but also major strategic initiatives such as MBOs, MBIs, refinancing, corporate restructures, acquisitions, capital investment and development into new markets.



Did you know?

> In 2009, GE Capital provided over £5 billion of working capital to UK SMEs.



Putting our **capital** to work



Alcan Engineered Products
Pan European Receivables Financing and US ABL
\$500 million
Structured Working Capital Facility



Jaguar Landrover
Cross Border Inventory Financing
\$250 million
Structured Working Capital Facility



B&B Attachments Ltd
CID & Credit Protection
£2 million
Refinance



Caval Ltd
CID & Credit Protection
£1.25 million
Refinance



Scot Group Ltd
CID & Inventory
£15 million
Refinance



Visual Foods Ltd
CID & Inventory
£4.75 million
Transactional



BMB Clothing Ltd
CID & Inventory
£17 million
Refinance



Nufarm UK
CID
£35 million
Refinance

Lender of First Resort

GE Capital Commercial Finance



GE Capital, Commercial Finance provides solutions for SMEs, with turnovers of between £3 million and £100 million and who rely on a deep understanding of industry dynamics and working capital investments that are able to grow and flex with their needs.

Our solutions include **invoice financing, asset based lending and trade finance.**

GE Capital Corporate Structured Finance



GE Capital, Corporate Structured Finance provides solutions for mid-sized to large corporate customers, with a turnover greater than £100 million.

Operating across Europe, we offer a full range of financial solutions including **invoice discounting, asset based lending and securitisation lite.**

Our solutions can be used to finance growth, make acquisitions and for everyday working capital whether for mid-market or corporate domestic transaction or a large value, structured, cross-border financing requirement.



Did you know?

Now in it's 3rd Year, GE Capital has commissioned market research across 500 SMEs in the UK to understand SME confidence in terms of growth prospects, the challenges they face, and how they perceive access to finance. This is available as a white paper, at www.gecapital.co.uk



Funding for Growth

A GE Capital research report into the 2010 growth outlook for small and medium sized firms based in the UK

Finance Solutions

Invoice Finance

- > Speed up your cash flow with invoice finance allowing your business the opportunity to grow faster. Invoice finance is a revolving credit facility, where your available funding rises relative to your sales, providing critical cash for growth.
- > Invoice discounting is a flexible and efficient source of working capital that enables you to convert your trade debtors into cash within 24 hours. GE Capital offers both confidential and disclosed invoice discounting.

Asset Based Lending

- > Asset based lending provides a flexible and alternative financing solution to free up cash for a variety of scenarios such as growth, business investment, mergers, acquisitions and buyouts.
- > Paying cash outright for capital assets can be a significant drain on your company's working capital. In such situations, asset based lending can be used in conjunction with invoice discounting as an effective solution.
- > We can help you raise capital on your stock and we can provide a loan based upon the value of your plant and machinery.
- > For large, pan European Corporates, we are able to adopt a one stop funding approach, applying cross border financing disciplines and structure around the pooling of receivables from multiple jurisdictions.

Trade Finance

- > Our import and export finance service exists as a complementary product to our overall ABL or invoice finance offering, making your deals not only possible, but simple and profitable.
- > This enables you to improve profit margins and can also assist with seasonal funding requirements.

Credit Protection

- > For many businesses, the value of the sales ledger is the company's most important asset. For this reason, we offer a service to safeguard against the ups and downs of everyday business, both at home and around the world.
- > With credit protection you safeguard against the potentially devastating effects of a loss, caused by the insolvency of one or more of your customers.