

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
Commercial & Corporate Structured Finance 	One of the leading commercial finance providers in the UK.	<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.
Fleet Services 	Award-winners, GE Capital Fleet Services manages cars through the entire life cycle from initial purchase, maintenance to vehicle return.	<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.
Equipment Finance 	Financing solutions for investing in vital equipment to meet business needs from office equipment, IT telecoms and more.	<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).
Healthcare Finance 	Financing solutions for investing in healthcare equipment.	<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.
Corporate Aircraft Finance 	The corporate aircraft financing and leasing business of GE Capital.	<ul style="list-style-type: none"> > Innovative and flexible financing solutions to finance new or used corporate aircraft.
Distribution Finance 	Specialist financing solutions to facilitate the distribution and sale of assets.	<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 Equipment Finance Business

We work closely with manufacturers, distributors and business directly to provide equipment finance solutions to help businesses of all sizes obtain critical assets including plant and machinery and new technology systems. Our aim is to help our partners and their customers succeed, by providing asset based finance solutions to their customers to support investment in new equipment.

We provide innovative structured financial solutions for investing in vital equipment that enhance cash flow, reduce risk of equipment ownership and improve balance sheet management.

What makes us different?

- > Manage assets across 12 European countries as well as providing a global reach.
- > Finance for all requirements: finance lease, hire purchase, leaseback, operating lease managed services, services contracts and sales-aid finance programs.
- > Key asset expertise gained across multiple sectors to allow us to take residual value risk away from your business.
- > A range of innovative products and services including eBusiness tools and automated credit decisioning that help businesses become more competitive and make equipment finance quick and easy.



Proud to be in Partnership

Vendor Finance Programmes

Through our Vendor Finance programme, we work in partnership with equipment manufacturers, distributors dealers/resellers to provide creative, cost-effective financing solutions as part of a manufacturer's or reseller's sales offer. This has proven to substantially increase the opportunity to close more deals, helping customers to sell more sooner, retain customers footprint and to get paid quicker.

Equipment Leasing

We work directly with commercial businesses of all sizes across a wide range of assets to help them finance their investment. Businesses can build alternative lines of credit, enhance cash flow, reduce risk of equipment ownership and potentially improve the balance sheet.



Finance Solutions

Lease

- > Alternative to cash and debt financing.
- > Lease credit line for multiple assets.
- > Protection against technological obsolescence.
- > Capital budget management.
- > Debt covenant management.
- > Flexible payment schedules and ownership options.


Fair Market Value Lease

- > Alternative to cash & debt financing.
- > Lease credit line for multiple funding.
- > Hedge against technological obsolescence.
- > Flexible payment schedules.

Sale and Leaseback

- > Maintain right to use through immediate leaseback.
- > Improves cash position and/or reduces outstanding debt.
- > Improves working capital and liquidity.
- > Flexible terms and option choices at end of term.
- > Structure variations customised to your needs and assets.

Hire Purchase

- > The lessee pays the full cost of the equipment, plus interest, over the primary term of the agreement via a series of monthly repayments.
 - > Alternative to cash & debt financing.
 - > Lease credit line for multiple funding.
 - > Hedge against technological obsolescence.
 - > Flexible payment schedules.
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- A decorative graphic consisting of multiple blue lines of varying thicknesses and shades, originating from the bottom left and fanning out towards the top right, creating a sense of motion and depth.

Innovation through Technology

Our online customer proposal and decision tool enhances the sales process for our vendor programmes and saves time and administration.

Saves you time

- > Get immediate online credit decisions for customers.
- > Email quotes straight to customers.
- > Generate documents straight from your proposals.

Puts you in control

- > Ability to track deals from quotation through to funding.
- > Gives you total control of your whole portfolio.
- > Ability to view the status of the deal once the document has been received so you know exactly when you will be paid.

