

A close-up, warm-toned photograph of a person's hand resting on a desk. In the foreground, a smartphone lies on a document, displaying a 'Business Review' screen with a bar chart. The document also features a 'Summary' section with a line chart showing data for five customers. A white coffee cup is visible in the background.

Holman

Driving What's Right

**Holman's Fair,
Flexible and
Transparent
Sale and
Leaseback**

SELL YOUR FLEET

AND LEASE IT BACK – GET LIQUIDITY FAST.

With the economic environment changing, liquidity has become a top priority for companies like yours. With a traditional “sale and leaseback” you have a proven strategy that allows you to release the equity you have tied up in your vehicles but with significant limitations to your flexibility. But what if you could have the best of both worlds – free up your equity and retain your fleets flexibility? Introducing Holman’s Sale and Leaseback..

With this model you sell your owned vehicles to a lessor, such as Holman, to immediately receive a cash injection, and the vehicles are then leased back to you. While this solution helps create and preserve existing liquidity, you should first consider the various forms of financing available to avoid being trapped in leasing contracts for too long, and risk reduced flexibility and increased costs.

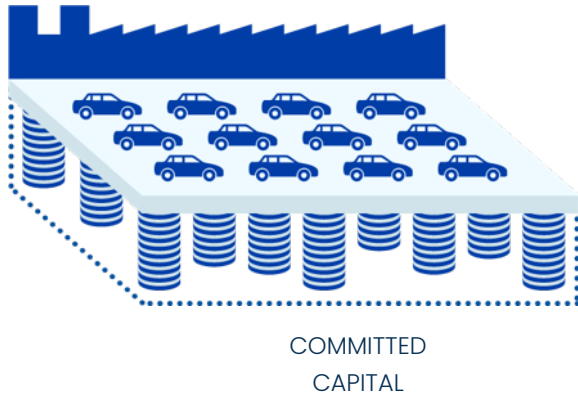


WHAT HAPPENS

DURING THE PROCESS?

01

BEFORE: OWN FLEET OF VEHICLES

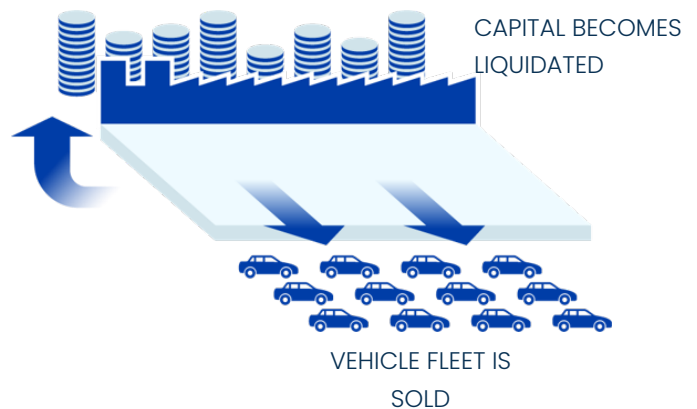


SALE AND LEASEBACK

A BUSINESS STRATEGY IN WHICH THE FLEET IS SOLD AND THEN LEASED BACK, WITH THE AIM OF MAKING CAPITAL AVAILABLE THROUGH THE SALE OF VEHICLES.

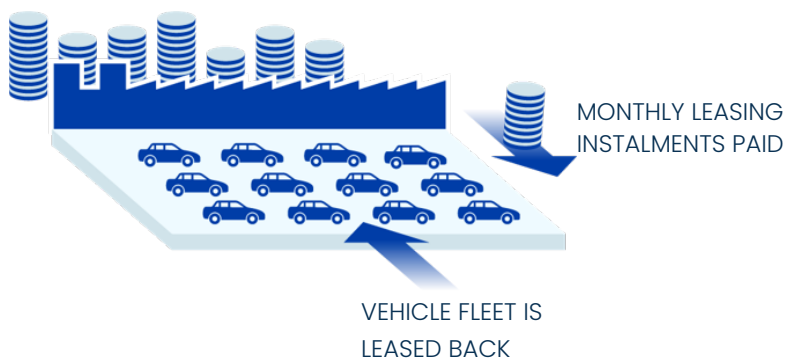
02

SALE



03

AFTER: FINANCED VEHICLE FLEET



LEASING WITH FLEXIBILITY

IS NO LONGER A MYTH

Fleet leasing does not automatically mean being caught in leasing contracts.

In the past, closed-end vehicle leases did not offer flexibility or cost transparency. However, Holman's Sale & Leaseback is the perfect financing option for fleet. With no fixing of mileage or duration terms, no end-of-contract charges and all residual profit gains being passed back to you upon vehicle disposal, there is no need to make any concessions to your fleet strategy. This means that customers continue to enjoy all the advantages of outright purchase, but preserve their liquidity – the best of both worlds.



COMPARISON OF FLEET STRATEGIES

	PURCHASE	CONTRACT HIRE SALE & LEASEBACK	HOLMAN SALE & LEASEBACK
Flexible duration and mileage terms (not fixed)	✓	✗	✓
100% of sale proceeds passed back to you	✓	✗	✓
No claims settlement	✓	✗	✓
No multi-mileage billing	✓	✗	✓
No contractual penalties for early termination	✓	✗	✓

TRANSPARENCY

WITH HOLMAN'S SALE & LEASEBACK

How do the benefits translate into concrete costs? What exactly is the monetary advantage if customers can terminate contracts early at any time without penalty payments? What is the effect of revising a short-term decision made out of necessity after two years? Our experts have done the maths:



CONTRACT HIRE SALE & LEASEBACK

Example Purchase
Price:

£19,995

HOLMAN SALE & LEASEBACK

Example Purchase
Price:

£19,995

CONTRACT HIRE SALES & LEASEBACK



Running time
and mileage
Fixed



Adjustment
*Non-transparent
recalculation to
lessor advantage*



Contract
settlement
*Non-transparent
damage and
mileage charges*



Tacit extension
*Increase remarketing
profit for lessor*



Termination
*Charges for early
termination*



Remarketing
*Residual profit
remains with Lessor*

**TOTAL COST
PER MONTH**

£287.27

+£6.36

+£11.88

+£11.32

+£3.12

+£0.00

£319.94

£287.27

+£0.00

+£0.00

-£11.32

+£0.00

-£7.43

£268.52

HOLMAN SALE & LEASEBACK



Running time
and mileage
Flexible



Adjustment
*No adjustment
required*



Contract
settlement
*Transparent calculation
of residual debt*



Tacit extension
*Increase your
remarketing profit*



Termination
*Flexible term with no
penalties*



Remarketing
*100% of residual profit
passed to customer*



£740,395

POTENTIAL
SAVING*

*For 300 vehicle fleet on 48 months
finance agreement

3 SIMPLE STEPS

TO A CASH INJECTION

For ease of accessibility, we have made applying for Holman's Sale & Leaseback as simple as possible. The process comprises of three easy steps:

1. VALUATION

You send us a vehicle overview and Holman determines the value of the vehicles.

2. SELL

Holman buys the vehicles from you (usually at book value).

3. FINANCING

Vehicles are financed to you via Holman's Finance Lease solution.

THE BENEFITS TO YOU:

- Create liquidity quickly with Holman's Sale & Leaseback
- Flexibility that allows you to operate your vehicles as required
- Full transparency of costs throughout the agreement

GOT QUESTIONS OR NEED ADVICE?

We are here to help.

- enquiries@holman.co.uk
- holman.co.uk
- 0844 8000 700



Holman, previously ARI Fleet UK, has revolutionised funding and fleet management with technology that enables organisations around the world to realise new levels of efficiency and value by leveraging the power of data through the Holman insights portal and other customised solutions. Founded in 1924, Holman, now the largest family-owned company in the industry, has continuously uncovered new ways for fleet managers to translate their fleets' data into decreased costs and improved driver safety. Holman manages more than 2 million vehicles globally with offices in the UK, North America and Europe.