Deal examples for different grades

D Grade

* Established Co with Delphi score of 64 but with a low cashflow score of 2
* Positive working capital of £344k, networth £39k,
* 3 defaults showing but reducing balances
* Bank stats clean and serviceable
* Deal Mercedes Sprinter £44988 + vat, £18217 deposit, 48-month term, yield 12%, HP

C Grade

* Established Business with Delphi score 4 and cashflow score 7
* Positive working capital £52075 but low networth £869, profits £127k
* Clean Cais but CCJ shown but small and historic
* Bank stats confirm affordability
* Volvo Road Sweeper £65000 + Vat, Finance Lease, £11k deposit, 48-month term, 11% yield
* Business established with Delphi score 32 and cashflow score 9
* Positive working capital £401k and networth £359k and profits £355k
* 1 current default and satisfied CCJ
* High turnover in bank stats and within O/D facility
* Rolls Royce Phantom PK 6.7 V12 Auto £ 245833.33 + VAT, Vat deposit, 36-month term, 11% yield

B- Grade

* Long Established Company with Delphi score of 26 but cashflow score of 40
* Positive working capital £454k, good profits £377k and excellent networth £2.8m
* Other connected business with Delphi of 5, and search trends show impact of Covid with group loss making.
* Good bank stats showing serviceability
* 5 x LEVC TX Vista Comfort Plus Electric, £273799 + vat, £92094 deposit, 60 months term, 10% yield

B Grade

* 3yr old company with Delphi of 65 and cashflow score of 43
* Negative networth £17k, Profits £14k, Networth £20k
* Clean Cais and excellent bank stats
* Mercedes Actros 2545LS 2018, £50592.0 + vat, £12k deposit, 60-month term, 9% yield
* PG given
* 3yr old company, Delphi 41, cashflow score 31
* Negative working capital £35k, Profits £27k, Networth £1676
* Bank stats show good turnover and good balances, clean Cais on search
* PG offered with equity in property
* 2016 Porsche Cayman, £74k, deposit £13100, 60-month term, 9% yield

B+ Grade

* Established company of 8yrs with Delphi of 96, cashflow score of 5
* Negative working capital £9k, profits £183k, Networth £78k
* Clean active Cais
* 3 x Renault Master LM35 FWD 2.3, £77985 + vat, deposit £3899.25 on Finance lease, 60-month term, 8% yield
* Just under 2yr old company, Delphi 68, no cashflow score
* Working capital £55k, Profits £112k, Networth £112k
* Clean active Cais, bank stats with excellent balances
* 2019 Scania S 650 A6x2NB, £150k + vat, Deposit £45k, 60 months with balloon of £30400

A Grade

* 1yr 7months Company with Delphi 58 cashflow score 36
* Working Capital £66k, Profits £92k, Networth £68k
* Clean active Cais with trends going up
* Good credit balances in bank stats
* PG taken
* FORD TRANSIT CUSTOM 320 LIMITED DCIV ECO, £29995 + vat, £5999 deposit, 60-month term, 6.75% yield
* Company just under 3years old, Delphi 29 but cashflow score 45
* Working capital £570k, Profits £173k, and Networth £173k
* Clean Cais and bank stats show healthy balances and healthy turnover
* PG offered
* Amut BA120 Compounding Line -Refurbished £146400 + vat, deposit £36400, 36-month term, Yield 6.75%

AA Grade

* 4yr old company, Delphi 42, cashflow score 22
* Working capital negative £56k Profits £28k, Networth £198k
* Clean Cais and good payment history, existing customer
* 5 x Toyota Corolla 1.8 VVT I Hybrid Ico, £87062 + vat, deposit 1 + with vat defer, term 60 months, yield 6.25%
* 17 yr. old company, Delphi 82 with cashflow 8
* Working capital negative £246k, Networth £268k, however significant increase in MI
* Good active Cais, bank stats good turnover and well within O/D facility
* 4 x Bobcat E10z, £61400 + vat, deposit £18420 over 36-month term, yield 6.25%

AAA Grade

* 11yr old company, Delphi score 94, cashflow score 49
* Working capital £344k, £61k profit, Networth £345k
* Good active Cais, bank stats showing healthy large balances
* POLESTAR 2 FASTBACK 2021 PLUS 5 DR AUTO, x 2, £73225 + vat, deposit £14621, 36-month term with balloon of £27201, yield 6%
* 9yr old company with Delphi score 88 and cashflow score 44
* Working capital £6345, profits £18k, networth £1.1k
* Good clean Cais, banking info shows clean serviceability with no use of overdraft facility
* Takeuchi Excavator, £29500 + vat, deposit £7375, 48-month term, yield 6%