

Sell 35 cones a day  
at £2.50 each,  
in 6 months you  
could earn

**£11,529\*\***  
**PROFIT**

# Taylor<sup>UK</sup>

## SHORT TERM RENTAL

Rent the machine for six months, in month seven either pay off the outstanding balance or return the machine.

*Its' Your Choice!*



### TAYLOR C152

Soft Serve Freezer

Ideal for soft ice cream, frozen yogurt, or...

- Serve up to 100 2.5oz portions every hour
- Gravity fed for easy cleaning
- 1.4L Freezing Barrel, 7.6L Hopper
- 3 day clean cycle (dairy products)
- Air cooled
- Counter top design (stand optional extra)
- 441 (w) x 690 (d) x 673 (h) mm (94Kg)
- 230v/50hz/1ph - 13amp
- 12 months parts & labour warranty
- 3 Cases of Ice Cream Mix included for FREE!

## RENT FOR ONLY £28\*<sup>+VAT</sup> A DAY!

**SELL JUST 15 CONES  
A DAY AND YOU'RE  
MAKING PROFIT!**

PROFIT PROJECTION**	
2.5oz Soft Ice Cream Cone	
Selling price:	£2.50
Less VAT (20%):	£0.42
Sub total:	£2.08
Less product costs:	£0.25
<b>Profit per portion:</b>	<b>£1.83</b>
Average daily servings:	35
<b>Daily profit:</b>	<b>£64.05</b>
Selling days per year:	180
<b>Annual profit:</b>	<b>£11,529.00</b>

Contact Dave Bradford

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email: **david.bradford@taylor-company.co.uk**

\*Short Term Rental agreement over six months, paid monthly (initial deposit + 1st month paid upfront).

Equivalent daily rental cost based on the following; initial deposit of £999 + 6 months at £650 per month split over 180 days equals £27.22 per day. Total cost of six month rental - £4,899. At the start of month seven, you can either return the machine and pay no more, or you can make the final payment of £1,495 and keep the machine forever. Total cost of machine - £6,394 (ALL payments are subject to VAT at 20%, plus document fees). Short Term Rental Agreements are facilitated by Kennet Equipment Leasing Ltd and are subject to status and credit check. Terms and conditions apply - contact us for full details.

\*\*Profit projection is before any finance costs are deducted and does not include any operational costs - for illustration purposes only.

The perfect  
**PROFIT  
GENERATING**  
addition to any  
Food Service Business

## FACT SHEET

### SHORT TERM RENTAL WITH OPTION PURCHASE AT TERM END

**Please see the finance agreement terms and conditions for full details**

**Ideal for:** People who want short term commitment with the option to own the equipment after six months or hand the machine back.

Short Term Rental, or STP, is a variation of a Lease agreement. The key difference is that the value of the equipment at the end of the contract is calculated at the start of the agreement and this value is deferred. This deferred, final sum is usually referred to as the Guaranteed Minimum Future Value (GMFV) and is based on factors including how old the equipment will be at the end of the agreement and fair wear & tear it is expected to have.

The future value (also known as the 'Balloon value') of the equipment is guaranteed by the lender so will not change. Deferring the GMFV to the end of the agreement in this way means that your regular monthly payments are lower than those on a comparable HP agreement over the same term. A STP gives you the flexibility to decide whether you would like to own the equipment outright at the end of the agreement by paying the deferred value (GMFV) or returning the equipment to the lender and entering into a new machine finance agreement.

#### At the Beginning of the Agreement

Under a STR agreement, you agree with Taylor UK the amount you want to borrow, less any deposit payment. Taylor UK will then submit your application for finance to Kennet Leasing and, provided you pass their credit checks, the lender pays for the machine on your behalf. The lender will charge you an 'Administration Fee' for the administrative cost of setting up your agreement. This fee will be fixed at £50+VAT and is payable at the start of the agreement.

#### During the Agreement

During the agreement, you pay the full price of the equipment plus interest, minus the guaranteed future value of the machine. This means that the monthly payments are usually less than they would be under a comparable HP agreement over the same term.

#### At the end of the agreement, you have 2 options:

- You can pay the guaranteed future value in full and own the machine outright, this amount will be £1,495 + VAT (an 'Option to Purchase' Fee will also apply which covers the administrative cost of transferring ownership of the machine to you, this fee will be £10+VAT)
- You can hand back the equipment with no further payment, and the agreement will be terminated at this point.

#### Advantages of Short Term Rental (STR)

- Lower monthly, fixed, payments than Hire Purchase for a comparable machine and term.
- Fixed monthly payments for the duration of the agreement with flexibility at the end of the agreement on what you would like to do with the machine.
- Your agreement will be regulated which means you have certain legal rights and protections.

#### Things to remember

- As an STR is a form of hire agreement with an option to buy at the end of it, the finance company will actually own the equipment until you make the final repayment. You must therefore have fully comprehensive insurance for the term of the agreement.
- If you return the machine, it must be in good condition and any damage will be charged to you.

**The STR agreement is secured against the equipment until you make the final GMFV repayment. This means that the equipment may be repossessed if you do not keep up the repayments and you may also incur additional charges and costs. Thinking carefully about your circumstances, you should ensure that the repayments, including the final GMFV repayment, are affordable now and for the duration of the agreement.**

**You can find out more about this, and other finance options, at [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)**