

Get Me Car Finance

BE DRIVEN TO PROFIT



Buy To Lease £





Buy To Lease and Get Me Car Finance offer you:

Great Returns

Three Year Fixed Rate

Income from your assets

Guaranteed asset value returned

Returns Overview

Term: 3 Years

Rental Returns: 8-12% p.a.

Returns Paid: Quarterly

Entry level: **£10,000**

Guaranteed future value
asset purchase

Rental Returns

Initial purchase amount	Rate of return	Total returns paid in a year
£10,000 - £15,000	8%	£800 - £1,200
£15,000 - £30,000	9%	£1,350 - £2,700
£30,000 - £50,000	10%	£3,000 - £5,000
£50,000 - £100,000	11%	£5,500 - £11,000
£100,000 plus	12%	£12,000 +

How it works:



1. The purchaser buys the vehicle via the company agent Buy to Lease Limited. This company sits within the group.



2. Get Me Car Finance then leases that car from you on a three year term with an Option to Purchase for an agreed price at end of term.

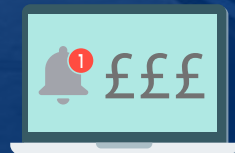
3. Get Me Car Finance then leases the car out to a thoroughly vetted UK Hirer over a three-year period. The driver will have gone through a full affordability and credit search in line with the company's strict FCA guidelines.



4. The Hirer makes the monthly payments through Get Me Car Finance and your lease charges are paid to you on a quarterly basis.



5. Get Me Car Finance manages every element of the lease to the hirer including checking that insurance is in place, handling any fines and monitoring the mileage throughout.



6. At the end of the three years Get Me Car Finance purchases the Vehicle from you for the original retail purchase price and on payment, title in the Car passes onto us.



The Get Me Car Finance Offering

Get Me Car Finance Company Overview

The sub-prime market continues to grow. Increasing consumer demand has given Get Me Car Finance the opportunity to launch its new affordable product and take it to another level by delivering a unique offering that is not currently widely available.

Get Me Car Finance was set up predominantly as a broker for car financing, whose main focus was to concentrate on offering prime and subprime finance facilities to customers who wanted cars. Due to the high demand of the sub-prime market, and without dismissing the prime market, Get Me Car Finance quickly recognised the huge potential and profitability in the customer who finds it harder to obtain finance.

Get Me Car Finance Limited trades as Get Me Car Finance and as well as being a broker operates with a fully operational lending licence, authorised and regulated by the Financial Conduct Authority (licence number 661934).

Get Me Car Finance currently generates leads online through its well established website www.getmecarfinance.co.uk that can generate over 2000 leads a month organically, as well as utilising the pay per

click on various search engines and has a well established affiliate network.

Get Me Car Finance currently find the right finance package for the customer, find the car they want and supply it direct to their door. On many occasions customers will find their own vehicles and Get Me Car Finance receive a commission for the completed deal from the relevant finance broker/lender.

If the finance broker/lender cannot help, Get Me Car Finance offer finance to the customer directly from its own line of funding. As well as supplying the vehicle, this allows Get Me Car Finance to generate income from both the car sale profit and the interest. This aspect of the business can grow exponentially supporting Get Me Car Finance to become the market leader in the motor industry sub-prime sector.





Market Research

Secondary

The reason this market has risen so fast and continues to rise is due to the high amount of bad debt caused by recent recessions and the current market climate. National debt continues to rise and so does car production, therefore more used cars are flooding the market. Statistics released by The Money Charity show:

- There are 3001 CCJ's issued every day*
- 2465 debt problems registered every day with the Citizens' Advice Bureau
- 12 properties repossessed every day*
- NOT lending to individuals in the UK increased by £137 million a day*
- 53 mortgage repossession claims and 32 mortgage repossession orders are made every day.*

*Source: themoneycharity.org.uk/money-statistics

The facts are clear, our country continues to get into debt and the hole gets deeper. This market is huge and we need to be at the forefront of the market providing a package that benefits GMF and the customer.

As a responsible lender, customer's debts have to be under control and we do not in any way want to add to customer's problems. If they can afford it, we can help.

Primary

Working every day with the sub-prime product and customers, gives us cutting edge research and practical knowledge of how and what products will benefit the market.

Some of the day to day problems we and the customer face are:

- Delays in getting answers from finance houses, sometimes it can take weeks
- Over priced cars from dealers
- Dealers not standing on warranty claims, a big issue that does go unnoticed
- Endless application declines – on average 60% of applications get declined
- Previous lending experience, the good and bad points experienced by the company

We meet this market with:

- A Managing Director with 15 years experience in the finance industry
- 200,000 strong customer database, very active and constantly rotating
- Delivery service options. Some customers don't want to travel and want everything done for them. We believe expanding our one-stop door-to-door option is essential
- Hire Purchase agreements for buying a car can often result in more expensive repayments. Our new leasing product helps reduce monthly payments making this a more affordable option
- Continuous FCA training for current and incoming staff to stay compliant with the lending guidelines, keeping us up to date with new legislation and an ever changing market place.

As the sub-prime market increases, our research indicates that offering everything under one roof would give Get Me Car Finance a huge advantage on our competitors.





New leasing concept and traditional hire purchase

As well as still being able to offer the traditional Hire Purchase product, Get Me Car Finance will introduce their new leasing product which will offer customers who struggle to obtain credit the opportunity to get into a used car at significant lower monthly payments than buying a car on a conventional Hire Purchase through our competitors. There isn't a product or company in the market where a customer with bad credit can obtain a lease car for three years all from the same place.

Taking 3 payments upfront from the customer covers our initial outlay to prepare the car for sale thereby reducing the risk. Get Me Car Finance and the client have direct ownership of the vehicle throughout the agreement and can be resold after three years on the return. On completion of the 3 year lease

the owner is guaranteed the contractual return of the initial outlay for the vehicle.

The leasing product would be advantageous to the customer due to benefits, such as:

- No negative equity
- Different car every three years
- No high settlement figures
- No depreciation on the vehicle

All factors they would not have the benefit of when buying a car on Hire Purchase.

With the team's experience and expertise in the sub-prime market, a new product, a huge current database and a void within the industry, Get Me Car Finance will quickly become the market leader in the UK.



Our New Leasing Model

Get Me Car Finance would offer an exclusive new lease product to the market. This would be the only sub-prime in-house lease product available on the market.

Benefits of our new lease model:

- Both car and finance packaged together (two profit incomes)
- Instant underwriting decisions (customer attraction)
- Eliminating the Broker (to aid sales)
- Lower monthly payments when compared to conventional hire purchase (customer affordability, satisfaction and to aid sales)
- Instant access to stock (to aid sales)
- No negative equity issues (customer care)
- No depreciation issues (customer car)

PROJECTED FIGURES		PER MONTH	
Vehicle (cost price OTR)		Cars Sold	600
Inc, prep & Delivery	£5,000.00	Lending Amount	£3,000,000.00
3 Payments Down	£670.00	Deposits	£402,000.00
Lease Price	£223.33	Total Retals a month	£134,000.00
Vehicle Future Value	£1,500.00 Minimum	Car profit in 3 years	£900,000.00
Total monthly payments over 36 months	£8,040.00	Total payments due in	£4,824,000.00
Monthly Capital Repayments	£138.89	Total Monthly Capital Paid	£83,333.33
Monthly Profit	£84.44	Total Monthly Profit	£50,666.67
Total Profit On Monthly Payments over 36 months	£3,040.00	Total Profit on payments over 3 years	£1,824,000.00
Total Capital Repayment over 36 months	£5,000.00	Total Capital Repaid over 3 years	£3,000,000.00
Overall Profit on whole deal		Overall Profit on whole deal	
Deposit, payments, future car sale	£5,210.00	Deposit, payments, future car sale	£3,126,000.00
Lease compared to HP and competitors			
Retail Price of Car 120% Retail	£5,995.00		
Deposit 10%	£599.50		
Amount Financed	£5,395.50		
GMF - 36mths	£309.76		
TCFC - 36mths	£265.06		
Moneybarn - 36mths	£296.53		
GMF Lease price	£223.33		

Competitors

Lenders

- Marsh (www.marshfinance.com)
- Premium Plan (www.premiumplan.co.uk)
- Money Barn (www.moneybarn.com)
- Advantage (www.advantage-finance.co.uk)

The above lenders only deal with dealers and brokers direct. They don't supply the cars. Although they offer sub-prime lending they have strict guidelines and very often refuse quite standard applications. Being the lender and also supplying the cars allows Get Me Car Finance to be more lenient in our decision making, because our security is greater as we own the car throughout the agreement and also maximise profit from the outset.

Finance Brokers

- Newlook Loans (www.newlookloans.co.uk)
- Creditas (creditasfinancial.org.uk)
- Eurodrive (www.eurodriveuk.com)
- KMC (www.kmc.co.uk)
- Jigsaw (www.jigsawfinance.com)

These brokers rely heavily on the lenders' decisions. They do not offer any added value, or any kind of differentiation. In essence, they are in measurably direct competition. No companies offer both vehicle purchasing and car finance; it is either one or the other.

With our Hire Purchase and a New Lease product, Get Me Car Finance would offer both the vehicle and the finance from the same source, adding value and differentiating itself from the above-listed competition.





Security on the car and peace of mind for the owner

Before Get Me Car Finance leases a car to an end user, we use our agent Buy To Lease Limited to purchase all vehicles for each individual client. All vehicles are purchased using established sources and various checks are carried out. An HPI Check is a vehicle check provided by HPI Ltd that scrutinises the history of any motorised vehicle registered in the UK, including cars, vans and motorbikes. The HPI Check Report will alert you to any adverse information held against the vehicle by finance and insurance companies, the DVLA, the Police and other industry bodies. The HPI Check is probably the most important check you will do before buying a used car and should be your first line of defence against vehicle fraud. Valuations used for your purchase are with leading companies such as CAP and Glass's Guide. Once the vehicle is purchased and you are the rightful owner, the lease document is drawn up between you the owner and Get Me Car Finance Limited.

What is included in an HPI Check:

Recorded as Stolen - Is the vehicle currently recorded on the Police National Computer as stolen? These vehicles remain the property of the individual or organisation from whom they were taken. If you buy one of these you stand to lose it, together with the money you paid for it.

Insurance Write-Off - Has the vehicle been too badly damaged to be repaired economically or safely; has the insurance company declared it a total loss? In some cases the damage to the vehicle is so severe that it cannot be

repaired. These vehicles should never return to the road but some do, presenting a real danger to anyone who drives them.

Outstanding Finance - Is there an outstanding loan or finance agreement secured on the car? Most finance agreements/loans will grant the lender ownership of the vehicle until the debt has been paid. The debt stays with the vehicle not the borrower. Even if you bought the vehicle in good faith, if the finance hasn't been settled then the lender could repossess the vehicle, meaning you could lose the car and the money you paid.

Plus:

- Number of Previous Owners
- Recorded as Scrapped
- Logbook Check
- Mileage Discrepancies
- Number Plate Changes
- Has the car been imported or exported?
- VIN/Chassis check
- MOT history check

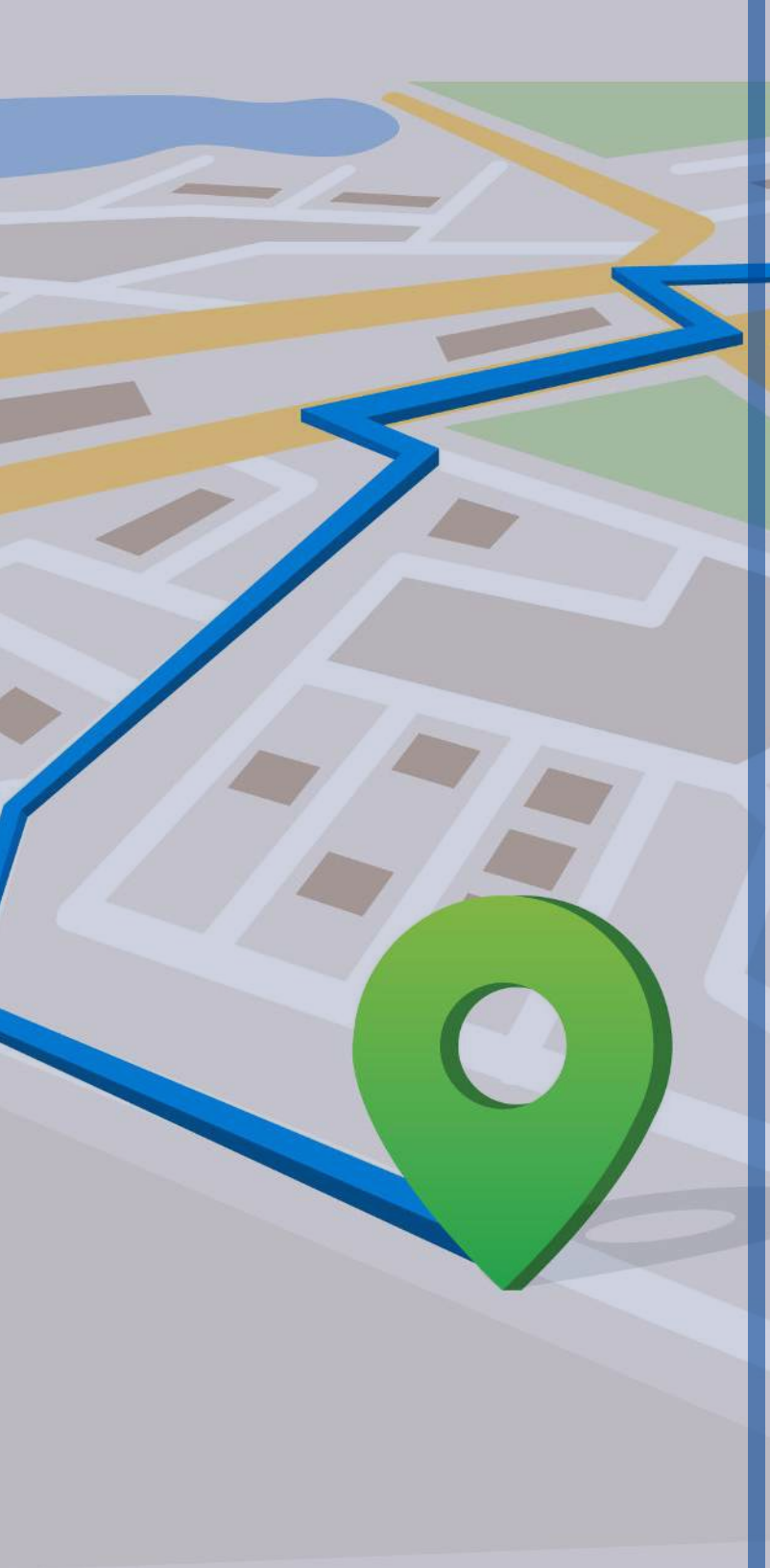
WE RECORD ALL VEHICLES PURCHASED ON THE HPI SO WE HAVE TOTAL CONTROL OF THE ASSET TILL THE END OF THE CONTRACT.

THE HPI (www.hpi.co.uk) CHECK REPORT IS A FULLY COMPREHENSIVE VEHICLE CHECK, PROVIDING VITAL INFORMATION ABOUT THE CAR BEING BOUGHT TO PROTECT FROM MOTORING SCAMS AND FRAUD.

The Ultimate Security

YOU are the beneficial owner of the vehicle, YOU have direct ownership of the asset throughout the three year term, receiving quarterly rental returns of up to 12% p.a. We issue you a guaranteed buy-back at the end of the three years, 100% of your capital down payment.





Bad debt and Additional security

Yes, dealing within the finance market you are going to get a degree of bad debt and some people that struggle to pay. That's the industry and in some cases why they are coming to Get Me Car Finance.

However, what Get Me Car Finance have learnt is that cutting corners with deposits to help someone only leads to problems, and doing longer term deals just to secure a deal also leads to problems.

Having direct interaction with the customers who physically hand over money for their deposits demonstrates commitment and increases their likelihood to pay.

Supplying the vehicles also gives you a head start, Get Me Car Finance buy at trade prices, therefore the initial outlay for a vehicle is at trade valuation and not retail prices.

To try and minimise issues further, trackers are fitted to the vehicles to ensure the cars can be located at any time. The smart-technology on the vehicle trackers sends alerts when the customer is tampering with the system.

Further checks are made in house to ensure all vehicles are fully insured by checking the Motor Insurance database on a weekly basis.

Leadership Team



Myles Cunliffe

Founder of Get Me Car Finance Limited

Myles Cunliffe founded Get Me Car Finance in 2010 with a clear mission to provide consumers with bad or no-credit history access to affordable car financing.

Myles has a wealth of experience and knowledge in the car financing industry, combined with his ability to source finance options to accommodate even the most difficult of circumstances this ensures clients of Get Me Car Finance will benefit from his remarkable dedication to producing creative solutions that are profitable for business partners and most importantly accessible and affordable for his ever-growing bank of loyal clients.



Marina Douglas

Business Development

Marina is a client focused individual with a wealth of experience in performance-driven environments. With a natural ability to lead and inspire others, Marina has created and implemented compliance programmes for many companies. She has delivered fully compliant customer services through efficient processes and overseen training to ensure they are operated by a skilled and motivated workforce.

Marina has helped create and implement quality control systems and compliance procedures which have driven the operational performance improvements that enabled the company to achieve key business results.

FAQ'S

What value of cars can I purchase?

From £10,000

How often can I receive my payments?

Rental returns paid quarterly.

Is my returns rate fixed?

Yes

What does fixed rate mean?

It means the the return rate will never change during the course of the agreement.

What are the tax implications of the investment?

If you are a U.K. taxpayer, income in the U.K. is taxed at 20% of your profits earned.

How many people in the team?

Once funding is secured, further recruitment for key personnel will continue allowing the expansion of

the current team which are:

- Myles Cunliffe, MD
- Marina Douglas, Business Development
- Michael Smith, Sales Director
- Reece Bailey, Sales Director
- Nick Kernick, IT Officer
- Jordan Edge, Marketing Director
- Steve Mander, Head of Purchasing

How can you ensure my returns?

Your returns are generated by the lease of a car to an end user and the lease payments they make. Everyone leasing a car is fully vetted to ensure they can afford to make the payments on the three year contract. For extra peace of mind, Get Me Car Finance will cover all payments due to you irrespective of the end user defaulting. In addition to this, the car you have funded is fitted with Tracking Hardware/Software.

What happens if the person leasing my car stops making payments?

Get Me Car Finance commits to honour every quarterly rental returns payment due to you and guarantees your full capital outlay at the end of the three year term.

What assurances can you give me about the quality of the end user?

Every customer is vetted for proof of monthly salary, monthly outgoings, identity and proof of occupation, under our strict FCA guidelines.

What happens if the driver cancels his insurance and then has an accident?

Get Me Car Finance has a payment process in place which includes confirmation of payment, mileage monitor and

insurance validation, at the time of each monthly payment.

Who is responsible for any damage to the investment vehicle?

The responsibility for damage to the vehicle relating to your investment is firmly with the end user, the driver. However, where this responsibility is compromised, your contract with Get ME Car Finance ensures that you are not financially responsible for any damage in exactly the same way a bank or finance company isn't held responsible for damage for vehicles driven by an end user.

Is there a danger I get back less than I funded?

If an end user fails to pay the vehicle lease payments the vehicle will be repossessed and

leased to another user. Failing this the car will be sold.

Whatever the circumstances, Get Me Car Finance will still guarantee the full return on your initial capital outlay.

What happens if the end user's circumstances change and they can no longer afford payments?

As with all vehicle lease agreements, the car will be repossessed from that customer. If necessary we will use the Tracking software fitted to the car to recover your vehicle. We will use every effort to re-hire the vehicle to a new end-user as soon as possible to protect your monthly payments received.



For further details please
contact your authorised agent.