



The Refrigeration Experts

We're the
refrigeration experts



Leasing & Finance

- A division of ITW Limited
- Established in 1982 – **40+ years**
- 100% Funded in-house – **not a broker**

Our money – Our decision – Our risk

Our commitment:

To deliver market leading products through flexible finance solutions

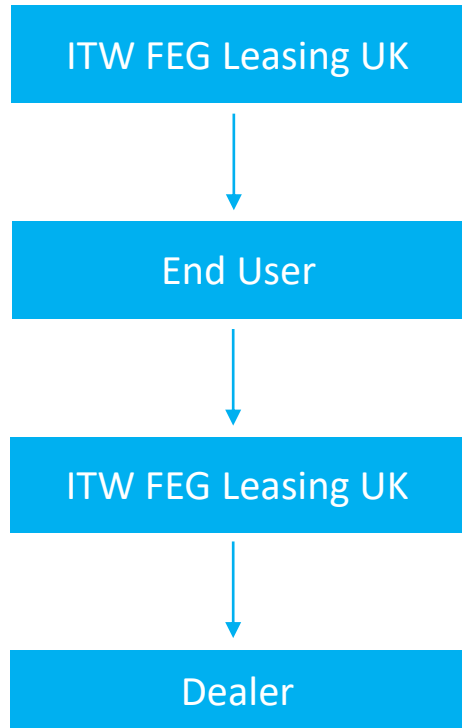


Products – Hire Purchase Interest-Free Finance (0% APR)

	3 month payment holiday option*	No minimum deposit**	No minimum order value	Equal monthly payments	No balloon payment	Interest rate	No admin fee	Own the machine after final payment	Option to include installation	Option to include extended warranty	Up to 25% of total purchase non Foster & Gamko (e.g fabrication)
12 months	✓	✓	✓	✓	✓	0%	✓	✓	✓	✓	✓
24 months	✓	✓	✓	✓	✓	0%	✓	✓	✓	✓	✓

*Payment holiday does not extend terms of agreement. ** Subject to credit check

NEW APPLICATION



- Carry out initial credit check
- Obtain additional info (if required)
- Agree terms
- Send documentation

- Signs & returns documentation
- Deposit payment (if required)

- Final checks
- Advise to proceed with PO quoting – IFC REF (E.g. I004...)

- Dealer sends PO to Foster - Quoting IFC REF



Foster and Gamko



£8,500

Dealer



£10,000

ITW FEG Leasing UK



£10,000

0% 12/24 Monthly Instalments

Customer



DocuSign Elavon



0% Finance

From April 2023 until the end of March 2026, companies can claim 100% capital allowances on qualifying plant and machinery investments. Full expensing is a tax policy that allows companies to write off the full cost of investment in one go - reducing taxable profits.

Why does 'Full Expensing' apply to our 0% agreements?

Title AUTOMATICALLY transfers upon last payment – no 'option' to buy at the end.

Full Expensing Example*

Plant & Machinery cost	£10,000
100% first year capital allowance	£10,000
19% tax deduction	£1,900

12 Months interest-free:
£833.34 per month
Total Payment = £10000
Less £1900 Tax deduction
£8100 cost
Less Energy Savings

24 Months interest-free:
£416.67 per month
Total Payment Year 1 = £5000
Less £1900 Tax deduction
£3100 cost – Year 1
Less Energy Savings

*Figures are for example only and assume 19% corporation tax. Full Expensing only applies to incorporated companies and will vary/depend on the company's individual circumstances, or may not apply at all if they do not pay tax. Please refer to the government website for more details.

Affordability – stealing the show

EXISTING DISPLAY REFRIGERATION

Electricity £265
(cost per month)

.....
TOTAL £265
(cost per month)



ECOSHOW RECEIPT

Electricity £30
(cost per month)

IFC Repayment £230
(cost per month)

.....
TOTAL £260
(cost per month)



ECOSHOW (AFTER 2 YEARS)

Electricity £30
(cost per month)

.....
TOTAL £30
(cost per month)



- Better illumination
- Lower energy bills
- Food safe performance
- Store and sell more!

So, what have we done so far?

ECOPRO



is a **third more energy efficient** than the already efficient G2.

MAXI GLASS

is **30% more energy efficient** than MG2.

ECOSHOW

Our new multideck is an **incredible 80% more efficient** than the previous range.



2019: HC = **47%** of refrigerant used

2021: HC = **72%** of refrigerant used

2022: HC = **98%** of refrigerant used

