



SALES
SOLUTIONS
EXPERTS

YOUR SALES SOLUTIONS EXPERTS



Welcome.

LEE SCHOFIELD DIRECTOR

Finance is boring. That's what people think, and it's true. But we believe it's the people we work with, and the relationships we build, that make it interesting.

You receive calls every week from finance companies looking for a quick win. 'We'll get all your deals approved', 'We'll pay you commission. Our service is good!' – but what does good mean?

We are not like everyday finance brokers calling for one off deals. Within our world, people profess to do what we do but rarely anyone matches up to the service of my team. My vision was to build a team of Sales Solutions Experts who deliver the feel of an 'in house' Sales Solutions team, ready to support our partners with their sales objectives, both volume and margin.

We've achieved what we set out to, now it's time to for us to help you do more of what you do best – sell. You think what you're getting now is good. Switch to PMD and by the time we're done understanding your business, we'll be an essential part of your team.

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INTRODUCING YOUR NEW SALES SOLUTIONS TEAM



**YOUR JOURNEY TO A
PARTNERSHIP WITH A TRULY
PROACTIVE TEAM.**

WHAT MAKES US SO

Different?

We've been asked this many times by partners, and we know that writing sophisticated, jargon-filled content will go in one ear and out the other. It did for us when we wrote the first draft.

If we're honest, describing what we do and how we do it just isn't meant for words. It's our actions that put us ahead of other finance providers, not our slogans or eloquent blurbs.

WE BELIEVE THAT HOW WE SHOW YOU WHAT MAKES US DIFFERENT IS MORE IMPORTANT THAN HOW WE COULD TELL YOU.

Our team is our brand; our low team turnover shows that we recruit the attitude, train the skill and keep them happy. They are a mixture of painfully honest, sharp-witted, big personalities – not forgetting the most dedicated and passionate bunch when it comes to keeping their partners thriving in business.

Our people become an extension of your business. Soon enough, they'll seem more like a co-worker than an external stakeholder.

LET'S

GET

We are all ears and ready to listen...

Many brokers tell you how they need you to work, but that's not the PMD way. Our most important priority is to listen. We know we won't get very far if we don't truly understand your business, people, products and services. Our relationship with you is top priority and we will build this in the way that suits you best.

Work with us and you'll see that what we do is far beyond any financial service you have experienced before. How are we so confident? **98.4% of our customers would recommend us to a friend or colleague*** and we take a genuine interest in the feedback received from our partners.

When our relationship begins, our team start to follow a six step process but not in a rigid fashion. To put it simply, this tool is the key to your continued business growth, and we just like to make sure that all steps are covered off to help achieve your ultimate goal of selling more stuff.

If you want to know more about the six step sales process, then pick up the phone and we'd be glad to go through it with you.

*Based on 126 surveys during a 12-month period between 2019-2020.

GOING

Our seven step sales process - Simplicity is the key to your continued business growth...



WHAT'S INSIDE

INTRODUCING YOUR NEW SALES SOLUTIONS TEAM

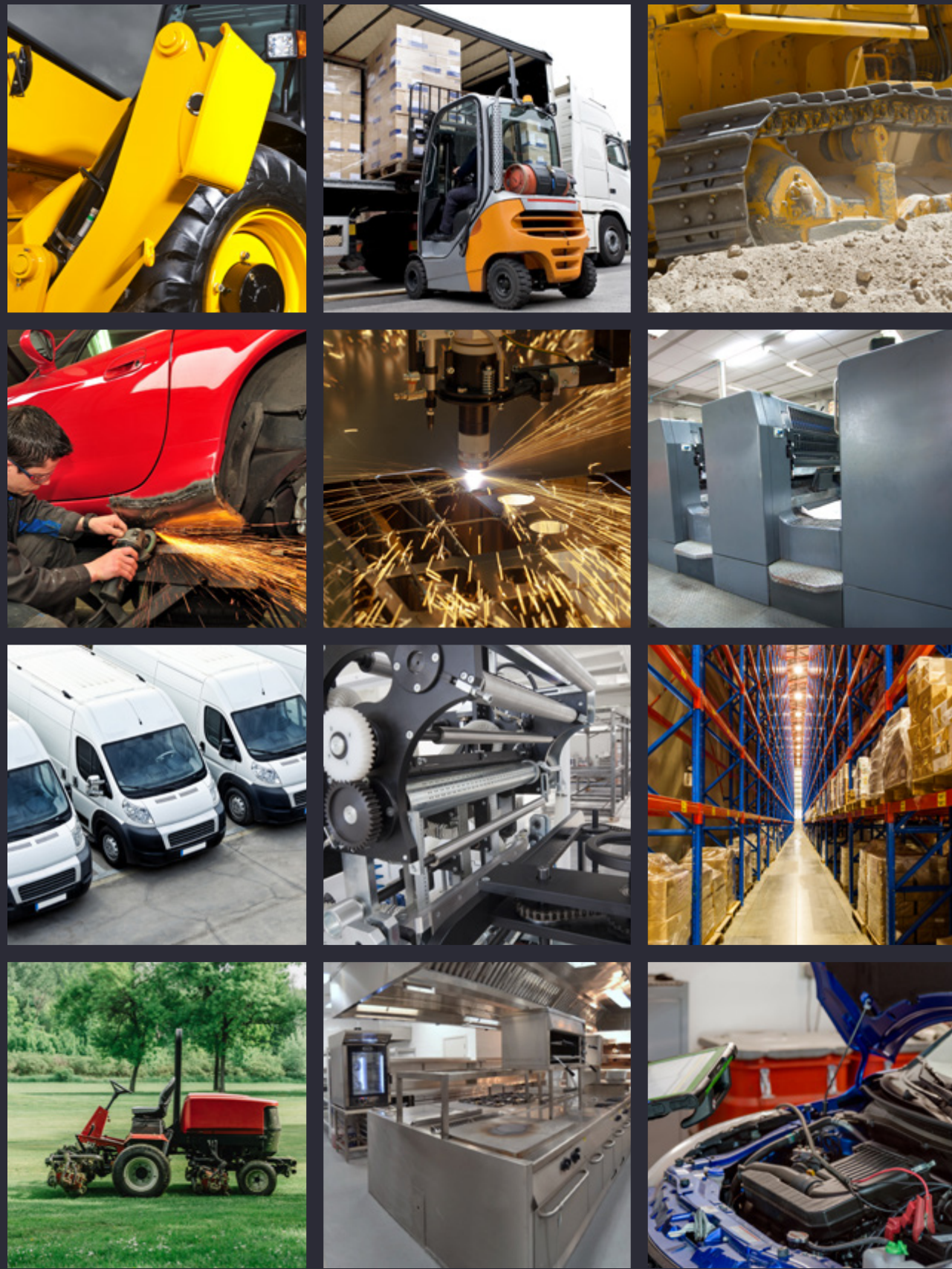
LET'S GET GOING

NEXT STEPS

WHAT'S ALL THE FUSS ABOUT?

THE BORING STUFF

Let's get the big guns in!



Here's where our partnership truly begins. Once we understand each other, we will introduce you to the key funders within our panel of over 100 lenders. Together we'll build the lasting relationships you need to get full support and priority of pay-outs – AKA special treatment – that we know you love. These include bespoke schemes, low start options along with other 'not on the shelf' solutions.

Our panel of funders is 100% trusted by us and took 20 years to build. We send the right deal to the right funder to deliver for your customers.

The icing on the cake is that you'll receive further support, which includes quotation tools, incentive schemes, management portals and reporting tools. We also have an in-house marketing department to support with those bespoke campaigns that come out of the blue. So, on that day you wake up with a brilliant idea, share it with us and we'll work with you to bring it to life.

NEXT

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NEXT STEPS

WHAT'S ALL THE FUSS ABOUT?

THE BORING STUFF

...SO WHAT EXACTLY IS

ALL THE FUSS ABOUT?

" I would highly recommend PMD to anyone needing support with finance options. Working with the PMD team has been a breath of fresh air. Their professionalism is so important to the success of our business – we look at PMD as an extension of our team."

CRAIG METCALF | SALES DIRECTOR – INDUSTRIAL | HAKO MACHINES LTD

" Just wanted to say thank you to all who have been supporting us over the last few months. So much is constantly changing, but it's been really great that the service levels we've received have been consistent. Appreciate all the efforts you're putting in to look after us!"

JOSIE CHARLTON | GE SUPPORT MANAGER | EURO CAR PARTS LTD

" Lauren has always been on hand for us and has been so willing and helpful to support us. I wanted to let you know that this hasn't gone unnoticed by us. Lauren is a real asset to PMD and, although I'm sure you already know, does you all proud."

CRAIG LAMONT | DIRECTOR | HAULTECH

" Lee and his team are absolutely fantastic! Nothing is ever too much, and their knowledge and professionalism is second to none."

RICHARD COBLEY | DIRECTOR | RICHARD COBLEY TRANSPORT LTD



THE BORING STUFF



Our services, memberships and accreditations are extremely important to us, but we understand that your time is precious so we won't take up your time on this. We've outlined the most important bits for you below.

We take our responsibilities seriously; integrity and doing things the right way is our utmost priority. Without this hard work, we wouldn't have the absolute trust and respect from our partners that we have achieved over the years.

Product types & their benefits

HIRE PURCHASE (HP)

With HP, you pay an initial deposit, which will normally include the VAT. The balance and interest is paid off over the agreed period of time. You own the asset at the end of the agreement (on payment of option fee), capital allowances can be claimed by you and you get tax relief on the interest accrued.

FINANCE LEASE

Fixed term:

With fixed term finance leasing, the leasing company will own the goods you have. These rentals are paid for over the agreed fixed term and VAT is spread across each payment at no interest cost, meaning up front deposit is much lower than HP. The leasing company will then normally claim the capital allowances and you will usually get tax relief on the rentals (if leased over its estimated useful life).

Minimum term:

Like fixed term, with minimum term the leasing company owns the goods you have. Rentals are paid for the minimum term but can be continued beyond, and VAT is spread across each payment at no interest cost meaning up front deposit is much lower than HP. The leasing company normally claims the capital allowances and you normally get tax relief on the rentals.



CONTRACT HIRE SCHEMES

Also known as operating lease, contract hire schemes only require a small deposit. A residual value is built in which it reduces the monthly / quarterly rental costs. Asset is returned to the leasing company / supplier at the end of the agreed term and the leasing company normally claims the capital allowances. The obligation doesn't show in your liabilities (Off Balance Sheet) and VAT is normally recoverable on each payment (with special rules for cars).

SHORT TERM RENTAL PROGRAMS

We have a track record of working with equipment suppliers across a variety of industries to deliver short term solutions for their customers. The offering ranges from 3 – 12 months and works extremely well if your customer has won a short term contract or has capital expenditure restrictions.



Still with us?, take a well deserved coffee break!

FCA ACCREDITED

PMD is authorised by the Financial Conduct Authority (FCA) to carry out regulated financial service activities and offer credit to consumers.

NACFB MEMBER

As members of the National Association of Commercial Finance Brokers (NACFB), PMD is proud to belong to a growing community of finance professionals who are bound by a common duty to help fund UK business.

At PMD, it is important to us to note that we work hard on a daily basis to support SMEs across the UK who are in need of financial help. Our priority is to help your business succeed. We take this job seriously and we make sure to do it properly.



Questions?



Give us a call, drop us a line or send us a text.

Send us post by carrier pigeon if that's how you do things.

We're here for you to answer any of your questions, queries and tell you what you need to know.



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We want to hear from you - that's why we sent you our brochure.

PMD Business Finance

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