



Innovative Financing

BINFIN

## Bin Rental that makes sense

Your business cannot operate without the bins you need to harvest, transport and store your produce in.

Short term rental can be a never-ending drain on your financial resources. Bins from rental pools might not always be hygienic and, worst of all, you never actually get to own the bins that you pay for.

Imagine a service that eliminates these negative aspects of bin rentals and actually makes financial sense.

You will now be required to sign a Master Rental Agreement, after which a Transaction Schedule stipulating the number of bins, rental period, payment terms and installments come into effect. It's our way of making sure that you know exactly what you're letting yourself in for.

## Part of an established group

Binfin was established in 1996 and is part of the Anglo African group of companies serving amongst others the fruit and wine industries. We pride ourselves in the development of specialised solutions that suits the cash flow needs of our clients.



## The Binfin Difference

At Binfin, we understand that profit margins in the agricultural sector are constantly under pressure—whether it be plastic or wooden bins, we offer a flexible rental structure designed around your specific cash flow needs.

Installments and timing of payment can be negotiated according to your requirements and structured so that your normal credit facilities are not affected.

As the bins will stay with you during the rental period, you will have full and uninterrupted usage. In addition, ownership of the bins will be transferred to you after the conclusion of the agreed rental period.

## How it works

Once you've issued us with an order to rent bins, we will:

- Coordinate and allocate the manufacturing as to your exact specifications;
- Pay the manufacturer after you have inspected and approved the bins, thereby ensuring that you get the quality you deserve.

## Advantages at a glance

- No personal guarantees, charges, or security is required
- Fixed rental payments over the whole term
- If you wish to settle the rental agreement prior to the expiry date, there are no early settlement fees
- Installments and timing of payment can be structured according to your cash flow needs
- Rentals are tax-effective as they are deductible from your pre-tax income
- Your normal credit facilities are not affected
- No massive capital outlay, so your cash flow is not affected
- Bins stay with you for the full rental period, therefore you have uninterrupted usage
- More hygienic than a rental pool – no contamination from other users
- Ownership on completion of contract
- Your rental installments will be affected by the type and specification of the bins you order, your selected rental period and the scheduling of your first repayment.

## Your next step

For more information about a flexible bin rental option, please contact us.

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## Anglo African Finance (Pty) Ltd

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**A Stellenbosch based finance company that was established in 1999. The company prides itself on the development of specialised finance products that cater for businesses over a wide spectrum of industries.**