



iCR
LEASING

Established, private-funded vehicle leasing
company with a family-run ethos



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THIS IS **iCR**

Established for over 40 years, ICR Leasing is a self-funded vehicle leasing company, offering bespoke, flexible funding to businesses of all shapes and sizes.

ICR Leasing was formed in 1977 under the umbrella of The Wayside Group, which had built up a portfolio of 18 dealerships mainly selling Volkswagen, Audi and BMW vehicles.

In 2011, the dealership group was sold to another large motor group, and with that, ICR Leasing was set up as it stands today.

With its own in-house funding options, ICR Leasing does not use a typical 'tick-box' exercise when underwriting its customers, instead supplying flexible leasing solutions unlike any other.

Despite offering a corporate service, ICR Leasing prides itself on maintaining its family-run ethos that flows throughout the company.

The team understands the importance of customer service, especially for businesses with customers of their own. All businesses work differently, therefore ICR Leasing works with customers to build contracts around their needs, rather than expecting them to fall in-line with a pre-made agreement.

ICR Leasing is also proud to offer funding to business start-ups, businesses based outside of the UK but trading in the UK, as well as those with less favourable credit.

A **UNIQUE** APPROACH TO VEHICLE FUNDING

What sets ICR Leasing apart? Here are just a few key points that matter to our customers:

- Flexible funding
- ICR Leasing is the funder, meaning the contracts you sign are with us, not a large corporate or bank
- Dedicated account manager
- Pooled mileage
- Dedication to reduce end-of-contract charges
- No hidden costs – fixed-contract motoring
- Any car or light commercial vehicle
- Electric vehicle charging support





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OUR PRODUCTS

SALARY SACRIFICE

The idea behind salary sacrifice is a simple one: the employee gives up part of their salary and, in return, the employer gives them a non-cash benefit such as a car.

This helps the employee save on income tax and National Insurance Contributions (NIC), with part of their salary used to pay for the vehicle every month, rather than paying large upfront costs. Therefore, it is one of the most effective options for acquiring a new car.

WHY CHOOSE SALARY SACRIFICE?

- Cheaper than personally leasing due to a number of tax savings
- Vehicle insurance and maintenance included
- EV and plug-in hybrid cars only
- Sacrifice is taken from gross pay
- The business benefits too – this is at worst a cost-neutral benefit scheme

OUR PRODUCTS

BUSINESS CONTRACT HIRE

Business contract hire revolves around fixed monthly payments, meaning you pay an agreed amount each month throughout your contract. This can assist you in controlling your vehicle cost and improve cash flow.

This is a tax-efficient option as all rentals made under the lease agreement are treated as an operating cost, helping to reduce the taxable profit on the business by as much as 100% of the total rental payable.

WHY CHOOSE BUSINESS CONTRACT HIRE?

- Off-sheet balance funding – this frees up your credit lines and allows you to invest into your business
- Reduce administration – no more having to haggle for the best purchase price and no more problems with selling your vehicle
- At the end of the contract, you simply hand the vehicle back and select a new one
- Maintenance can be added to the contract



OUR PRODUCTS

FINANCE LEASE

Finance lease is a common agreement taken by businesses needing cars and vans, when contract hire does not offer a suitable solution. It enables flexibility on mileage and vehicle condition where contract hire is not appropriate.

There is no fixed mileage and therefore no excess mileage charge on the return of the vehicle. At ICR Leasing, we will have set an expected sale price of the leased vehicle at its contract end – if the vehicle is sold for more, 95% of the profit will be returned to the customer.



TESTIMONIALS

“ The service at ICR Leasing is great; they are always quick to respond and always offer a solution. ”

Brioche Pasquier

“ ICR Leasing have coordinated the installation of very specific custom requirements we have for our vehicles and are always available with advice and solutions. ”

HUC

“ I'm a veteran freelance business owner that converted my sole-trader business into a limited company. Exactly two years ago, I discovered ICR Leasing. By working and communicating with them openly and honestly, I was able to provide six months' accounts to show car affordability, and within a matter of days, ICR had found me 'the car'. Their approach to working with the person, rather than just with the numbers on the paper, meant the world to me, and they've now gained a very loyal customer. ”

McCall Media

“ From the start, I was given good information. I have had great service – communication has been excellent, and I wouldn't hesitate to recommend ICR Leasing to other businesses. ”

Deaf Umbrella

“ First-class advice and professional service. ”

123 Internet

“ We started our business during the last recession in 2009. No suppliers were willing to take a risk on a new start-up with very little cash flow. ICR Leasing took a risk on us and for the last 13 years we have been just as loyal to them as they have us. They understand the difficulties in getting off the ground and find a solution to help start that journey. As our business has grown and we have leased more vehicles, we have stayed with ICR and don't plan to look elsewhere. ”

O'Neill GmbH



**Let's get
your journey
started...**



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