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Northridge FINANCE

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The Partnership Bank



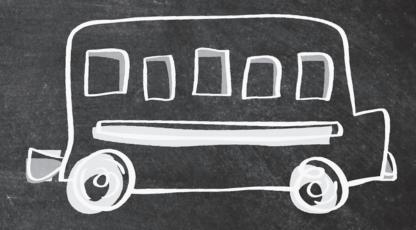
Marshall Minibus

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Marshall Minibus...

the Responsible Choice when you need advice.









Welcome to
Marshall Minibus
for all your minibus
procurement,
funding and
compliance
solutions.

Running one or more minibuses can be quite a responsibility. There are a number of safety, logistical and licensing requirements which are particularly onerous to administer. These can involve routine inspections, maintenance and servicing. There are serious legal consequences relating to non-compliance and driving licence requirements and these need to be addressed. Hence the concept of an easy to understand, all-encompassing service is compelling.

Not surprisingly our clients are looking for help, not just around the procurement and financing of a minibus or other vehicles, but also around the day to day operation.

Marshall Minibus can provide an "all inclusive" leasing and management service for all your minibus and transport needs which is specifically designed to make life easier for the end user.



Risk management and compliance covered



One stop shop for all your minibus needs



Over 100 years of expertise



The wheels on the bus go round and round with Marshall Minibus Responsible choice when you need advice



Support when you need it



We are not a broker



Heritage

At the turn of the 20th century, David Marshall rented a small workshop from Cambridge University and started hiring out and maintaining cars. Marshall Leasing continues this proud heritage.

Marshall Leasing began life as an independent contract hire and fleet management company within the family managed and privately owned Marshall of Cambridge group. Following the Motor Group's flotation on the stock market AIM in 2015, we became the subsidiary of Marshall Motor Holdings PLC. Two years later the N.I.I.B Group Limited which trades as Northridge Finance, a wholly owned subsidiary of Bank of Ireland (UK), acquired Marshall Leasing.





NIIB Group Finance was established in 1956 in Bangor, Northern Ireland. In 1984, NIIB was bought by the Bank of Ireland Group and is now the leading independent finance company in Northern Ireland. The Northridge brand was established when they entered the Scottish market in 1999, followed by a move into England and Wales in 2003.

Today, regulated by the Financial Conduct Authority and members of the Finance & Leasing Association, their steady growth in all these markets continues. This success speaks volumes about the value of their personal approach to establishing mutually beneficial long-term partnerships, which remains central to the business today. Along the way, they have gained a strong reputation as a solid, well-established business partner dedicated to understanding the needs and aims of their clients. The synergy between Northridge Finance and Marshall Leasing is as much about shared value as it is shared ambition and our close relationship now generates significant opportunities.

Marshall Minibus is a rapidly growing division of Marshall Leasing specialising in providing bespoke transport solutions to the education community.

What we do:

OK, so we should start off by stressing that we can supply minibuses from a full range of vehicle manufacturers as well as bespoke, accessible and lightweight derivatives. We will advise you from the start to ensure you choose the right vehicle and funding options to meet your individual requirements. We offer a number of funding options including contract hire. Although most of our clients eventually opt for this funding method this may not always be the best option for your needs. Therefore we can also offer other finance options depending on requirements.

What is contract hire and why is it the most popular method of vehicle acquisition for a large number of clients?

Key Features:

- Ease of administration by outsourcing many of the day-to-day admin tasks
- Ability to budget through fixed monthly rentals improves cash flow
- Leasing allowance and VAT efficiencies unique to contract hire and leasing
- Off balance sheet funding removes vehicles from balance sheet
- Releases working capital
- Elimination of financial, maintenance and residual risk



What makes us different?

We are not a finance broker, we source and fund our vehicles in-house

We are a specialist vehicle management company with 100 years of vehicle rental heritage, operating over 7,000 vehicles nationwide.

Unlike brokers or agents, we fund and manage our own vehicles which means we can ensure that your expectations are realised without compromise or third party interference.

We don't charge a document fee as most brokers do and we use our own in house finance arrangements rather than subcontracting through a 3rd party. This means we have complete flexibility with regards to early settlements, contract amendments and end of contract damage recharges. We have expertise in dealing with specific operational requirements and are willing to tailor our products to your individual requirements.

Vehicles are sourced through our approved suppliers, including our own Group, thus ensuring the highest levels of quality and service are achieved. Our Executive Pack includes the following benefits and services:

- Your organisation's livery designed and fitted prior to delivery
- Comprehensive handover and demonstration of vehicle at delivery
- Road fund licence throughout the contract term
- On-site safety inspections
- Routine service and maintenance requirements carried out on-site to manufacturer's specifications by our highly qualified, mobile engineers.
- We will collect and take your vehicle for its annual MOT test.
- 24/7 helpline including a full roadside assistance service.
- No administration fee for handling of parking or speeding fines.
- End of contract body inspection based on the industry recognised BVRLA fair wear and tear guide.
- Removal and disposal of older vehicles free of charge.
- 2 x online driver assessment and training sessions per vehicle



Vehicle choice considerations

When looking for a minibus there are many options on the market ranging from 9 to 17 seats. We are on hand to help you navigate what can be a bewildering array of vehicles and options.

In terms of size, minibuses range from 9-14-15-17 seat configurations. They can have additional equipment fitted to help with accessibility and, depending on your budget, wrapping the vehicle to whatever colour and design you require. Also of course you have to consider who is eligible to drive the vehicle from a driving licence point of view; this could mean that a smaller or lighter vehicle may be more suitable. There are many considerations to take into account; we can help you find the solution that fits your requirements.

To get you started on your journey, we've set out what we consider to be the 3 main considerations when deciding on the best minibus to suit your needs.

Size -

Your location and the space you have available can have an impact on the kind of vehicle suitable for your individual requirements. Consider how the minibus will enter and exit your facility. Are there any width or height restrictions such as gates, arches, garage space etc? Turning space, is there sufficient space to turn the vehicle around, minimising reversing? Parking, do you have space to park the vehicle securely when not in use?

Usage -

This is often something which is not given enough thought. Having a vehicle which is fit for purpose should be a large part of the consideration process. Number of passengers and type of journeys is really important. What will you use your Marshall Minibus for? Will you be ferrying your teams to and from sports fixtures, carrying out the daily school collection runs, or going further afield on camping trips or expeditions?

Configuration -

Aside from passengers, what space might you need for sports equipment, field trips or luggage outward bounds? From an accessibility perspective are there any additional requirements; will you need to provide wheelchair access, side steps etc?

Lightweight minibuses and bespoke vehicles

There are a number of lightweight minibuses currently available on the market which under current regulations and certain circumstances may be able to be driven on a standard "B" category licence. These can be based on a number of manufacturer's platforms including Peugeot and Citroen and often include wheelchair accessibility.

Compliance

This is an area which can strike fear into the hearts of even the most hardy of us. Marshall Minibus can help relieve the burden with our comprehensive service offering.

- Driving licence requirements different sized buses have different licencing requirements and can mean the difference between needing a D1 category or not.
 Please see the compliance and FAQ's page on our website for more details, or why not call us and ask one of our experts to guide you through the requirements.
- Regular maintenance whilst this is definitely a consideration we take on the burden for you by providing on-site servicing, regular safety checks and collection for MOT test.
- Record keeping formal inspection reports issued and copies held centrally, including maintenance records and defect reports.

These main considerations are just the beginning so why not give our knowledgeable staff a call to discuss your specific needs to help you find a minibus that fits the bill.

Risk Management & Associated Services

Legislation requires employers to ensure so far as reasonably practicable the health, safety and welfare of all employees and to safeguard others who may be put at risk when they are undertaking work-related driving. Therefore health and safety now has to be a definite factor within your driving at work policy.

Responsibility is in your hands, meaning that you have a duty of care to ensure the necessary checks, validations, assessments and support are woven into your policy. Your policies need to address all drivers, including volunteers. This does not have to be an arduous and painful process.

Marshall Minibus has a range of products that deal with each specific requirement. We also have consultation and online facilities that will enable you to audit, track and manage the task. Our consultants are able to go through the options and assist you in selecting the right products to build into your policy.

Remember our rates include a telephone audit session that will establish whether or not you would benefit from a full compliance audit and help you to formulate a risk management system where required. Also included with your initial order are 10 driving licence validations.

We can even organise driver training on your behalf for both D1 licencing requirements and the MiDAS training scheme.

Testimonials

"Following extensive research we chose Marshall not only on value for money but also on their excellent customer service. It was a pleasure to deal with Rick Hoddy who was extremely knowledgeable. Our meetings were always extremely informative and supportive. I know from contact with other schools that I am not alone in this opinion."

Michelle Cassar School Business Manager Westerton Primary Academy a member of the Leodis Academies Trust

"The help, guidance, delivery and demonstrations of our new Minibuses were fantastic. We have nothing but praise for Rick, Chris and the team from Marshall. From the very beginning initially sourcing quotes, to accepting delivery everything ran smoothly. Any questions or problems have been rectified promptly. We would definitely recommend."

Charlotte Kimberley Communications, Events & Marketing Manager Carrwood Primary School



Our Green Policy

There are 200 million cars in the Euro car park alone. Throughout the 20th century man has built his world around the mobility that vehicle transportation allows. In the UK we have delighted in the pleasures and freedoms afforded us as a result of the internal combustion engine. For most of us our first vehicle journey was from the maternity department, and our last will be a dignified crawl to the cemetery.

The emergency services depend on vehicles and passing our driving test is a significant milestone in our lives, signalling greater independence these days than turning twenty one. Vehicles enable us to function as a society. They open up our horizons and yet our personal relationship with the car is costly.

"Recent events have shown just how complex and emotive the subject of vehicle pollution is and the impact that political intervention has in both positive and negative terms. The UK government's BIK policy created a diesel revolution which in turn put pressure on vehicle manufacturers to drastically lower CO2 emissions by way of diesel technology. This policy has proved controversial in light of the recent NOx pollution health issues. Clearly all of us involved in the fleet sector need to be focused on the green agenda. So it is absolutely essential that a company such as ours that derives its revenue from the fleet sector must take its own steps to contribute to the sustainability programme. At Marshall Minibus we start by managing our internal energy expenditure in our offices and we recycle and adhere to strict positive green behaviours. Our fleet advice, policies and client offerings are specifically designed to help our end user clients reduce emissions and run their fleets economically".

Jonathan Ross, Sales & Marketing Director

In reality there is no doubting the fact that from vehicle manufacturer to vehicle user we all must take action to reduce our Co2 emissions. We recognise that, as suppliers of many thousands of vehicles, we have an important role to play in helping you reduce your emission legacy. We work in partnership with the UK Government in our efforts to help educate and support clients.

Energy Savings Trust

- Set up by UK Government after the 1992 Earth Summit in Rio de Janeiro
- Non-profit organisation funded by Government and private sector
- Aims to cut CO2 emissions by promoting the sustainable and efficient use of energy
- Free consultancy for fleets over a minimum of 50 vehicles, funded by DFT
- Covers all vehicles, up to 3.5 tonnes
- Measures carbon footprint with clear and auditable metrics
- Aims to identify ways to reduce costs and environmental impact

Carbon Assessment

Marshall Minibus does not see itself as a 'green consultancy'. We believe that clients who want to become carbon neutral will need to consider carefully the options that are available to them whilst ensuring that any scheme they adopt for offsetting is properly audited. There are specialist for-profit companies in this field; we do not claim to be one of those.

We have instead opted to work closely with the Government's Energy Savings Trust which provides comprehensive support and advice. Building green into your vehicle policy will have some very positive effects.

- Sends out a positive environmental message about your organisation
- Reduces fuel costs
- · Reduces accidents
- Improves driver safety
- Reduces overall fleet expenditure
- Makes a difference

Marshall Minibus can assist you with all the above as well as vehicle choice, route planning and CO2 advice.

