CHATSBROOK

YOUR FUNDING PARTNER OF CHOICE

Company Overview

CHATSBROOK

About Us

We are Chatsbrook, an independent finance company dedicated to providing tailored finance solutions for private individuals and businesses.

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Our commitment is to connect our clients with the best lending opportunities within the marketplace to support their growth ambitions. Whether for a business critical asset, your next vehicle or a cashflow solution, we are here to support you every step of the way.

At Chatsbrook, it's about more than funding; it's about partnership.



Our Mission

'To provide tailored funding solutions through a client-focused approach, building trust and loyality to help achieve financial goals '



We build lasting relationships through honest advice and a service that always puts your goals first.



Team Chatsbrook

Our Location

Ketteringham Hall

With a rich history dating back to 1066, the Hall was once home to Colin Chapman and the Lotus F1 team. The hall played a central role in motorsport history where pioneering ideas shaped the future of Formula 1.

Celebrating motoring with our annual Summer Car Meets, where enthusiasts admire everything from vintage classics to supercars.





Today, that spirit of innovation lives on. The hall serves as a hub for successful businesses, carrying forward a legacy of innovation and excellence.

CHATSBROOK

Nestled within 36 acres of picturesque Norfolk countryside, Chatsbrook is based at Ketteringham Hall, a historic estate on the outskirts of Norwich.



Ketteringham Hall

CHATSBROOK

The hall's inspiring surroundings reflect our own values of ambition and forward thinking. Being based here enables us to collaborate, grow, and welcome clients in a truly exceptional setting.

Why Choose Chatsbrook

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Team Chatsbrook

Our reputation is built on our personal approach and long lasting relationship with customers. We have perfected a service based on a solid foundation of trust & transparency.

We are trusted and recognised; with over 180 five star Google reviews, our reputation for reliability and customer satisfaction speaks for itself.

While Chatsbrook is well-known across Norfolk & Suffolk, we proudly serve clients across the UK.

We are an award-winning finance partner you can trust. Let Chatsbrook be your first choice for funding.

We are well supported and work with a vast network of established leading UK and world-renowned lenders, including high street banks. We promise to provide clear, unbiased funding solutions.



CHATSBROOK
CAPITAL

Founded by our director, Adrian Brooks, Chatsbrook Capital has facilitated 5m in lending since 2021.

As an alternative lender, we provide in-house underwriting for unregulated business applications, ensuring swift decisions and tailored financial solutions.

Interested in investment opportunities? Chatsbrook Capital offers a unique chance for those looking to invest in high-value lending.



Chatsbrook Capital

CHATSBROOK

Making, the impossible, Possible

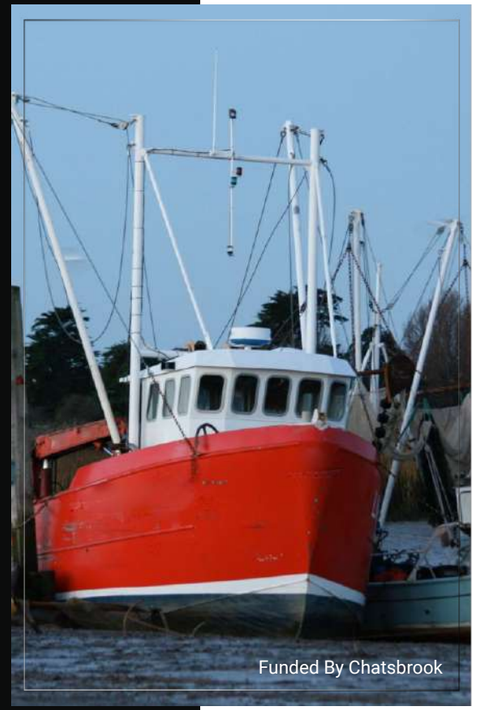
Our service commitment extends to offering a diverse range of competitive financial products and services to today's contemporary businesses, we aim to support the purchase of most asset types within a wide variety of sectors.

It is not about making the rich, richer; it's about helping real people.



- Adrian Brooks, Founder & Director

'Like Simon, a local fisherman who had no credit history or chance of getting finance from the high street. He needed to raise the capital to purchase a fishing boat to start his own crab and lobster business, and keep the skills and traditions going in his family.'



Funded By Chatsbrook

Partner with Chatsbrook

Chatsbrook partners with industry leaders who deliver exceptional service, often in specialist areas like classic cars, renewable energy, trailers, and other leisure or luxury sectors. These collaborations help us offer clients meaningful connections with businesses that share our high standards.





Trusted Partner

'Bure Valley Classics have worked with Chatsbrook as our funding partner for many years. They always find competitive rates and offer the very best service to my clients, traditional values which we appreciate where they engage rather than transact.'

- Oli Tappin, Bure Valley Classics

Together, we create lasting value through trusted partnerships that drive opportunity, elevate experiences, and set new standards across every sector we serve.

Brand Partner

We believe great service starts with great partnerships. At Chatsbrook, we collaborate with distinguished brands across the luxury goods sector, from classic car specialists to premium trailer stockists, to deliver tailored finance solutions that elevate the customer experience.

Strategic Partner

At Chatsbrook, we build trusted relationships with like-minded professionals who share our values. Partnering with sectors like accountancy, law and insurance helps us offer clients added value through genuine local connections.

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Asset Finance

Fuel your ambition with finance that moves at the pace of your business. We are flexible, fast and focused on your growth.

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At Chatsbrook, we specialise in providing bespoke financial solutions tailored to your specific business and personal requirements. Our asset financing services range from securing the latest machinery for your business to supporting investments in plant equipment and haulage.

Our Diverse Asset Finance Packages Include:

Hire Purchase
Finance Lease
VAT Deferral
Refinance / Equity Release
Operating Lease



Asset Finance






Horse Transport & Leisure

From horseboxes to motorhomes, we offer flexible finance solutions to support your lifestyle.

Construction & Plant

Acquire essential equipment with our bespoke construction finance options.

Agriculture

Invest in cutting-edge farming technology and infrastructure with our specialised agricultural finance.

LCV & HGV

Whether you need a single van or an entire fleet, our financial packages are designed to support your business needs.

YOUR FUNDING PARTNER OF CHOICE

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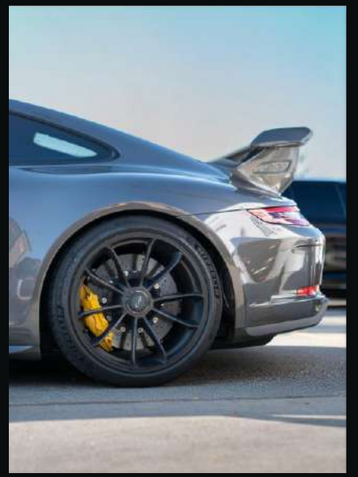
Financing With Chatsbrook

Financing with Chatsbrook means clarity, confidence, and a partnership built around you. It also means expertly tailored finance, delivered with a personal touch every step of the way.

Customer Focused
We listen and communicate clearly

Integrity
We are open, honest, responsible and fair

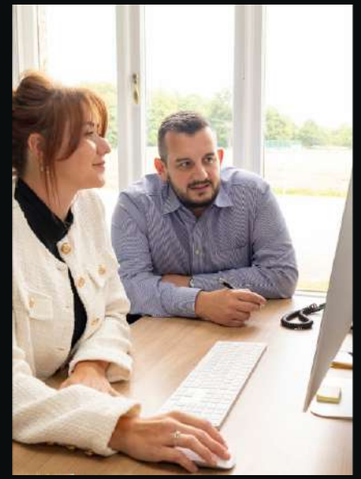
Innovation
We create innovative funding solutions and excel in our field



Vehicle Finance



Asset Finance



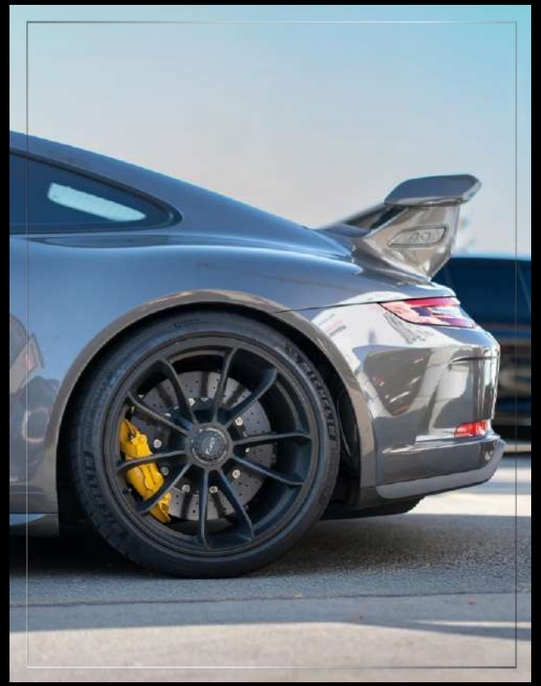
Business Finance

CHATSBROOK

Vehicle Finance

Whether it's your next car or a standout addition to your collection, Chatsbrook delivers vehicle finance that's as refined, responsive, and reliable as the drive itself.

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As an independent finance company, we're uniquely positioned to advise on rates, deals, and even suggest vehicles tailored to your preferences. Our vast experience in the automotive sector allows us to handpick options perfectly matched to your needs.

Our Vehicle Finance Solutions Include:

Hire Purchase
Personal Contact Purchase
Finance Lease
Contract Hire

We have funded the purchase of over **2000+** vehicles since 2017.











Vehicle Finance

More than just a mode of transport, a car is an experience. Our flexible finance solutions help you drive away in your dream vehicle.

Prestige & Supercars

Whether for luxury or business, our tailored finance packages cater to aspirational vehicle purchases.

Classic Car Finance

Turn your dream into reality; we see the value in classic cars, a timeless blend of beauty and investment.

Motorbike Finance

Chatsbrook brings expert advice, great finance options, and unbeatable savings for those who love bikes.

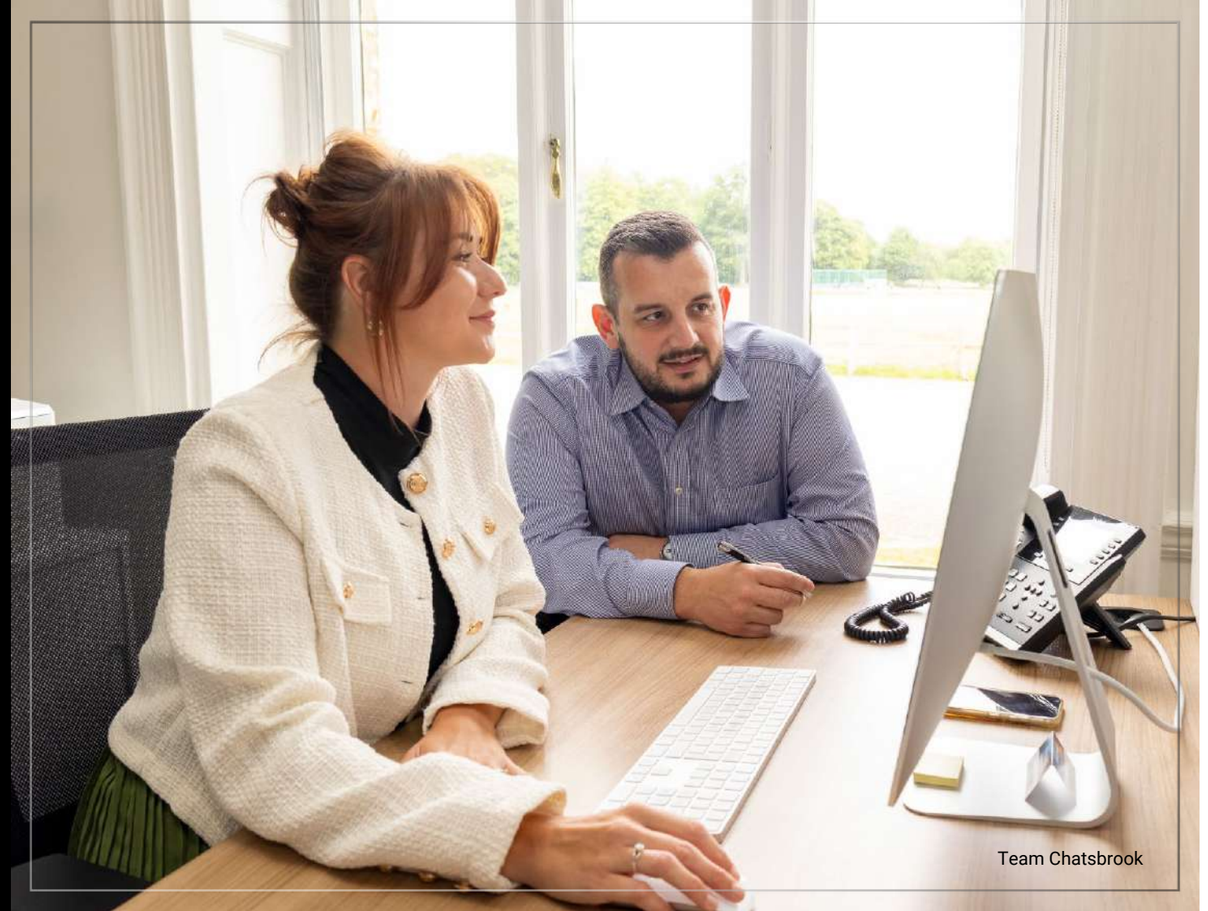
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Business Finance

From essential assets to strategic growth, Chatsbrook's business finance is always aligned to your ambitions, and built to power progress.

YOUR FUNDING PARTNER OF CHOICE



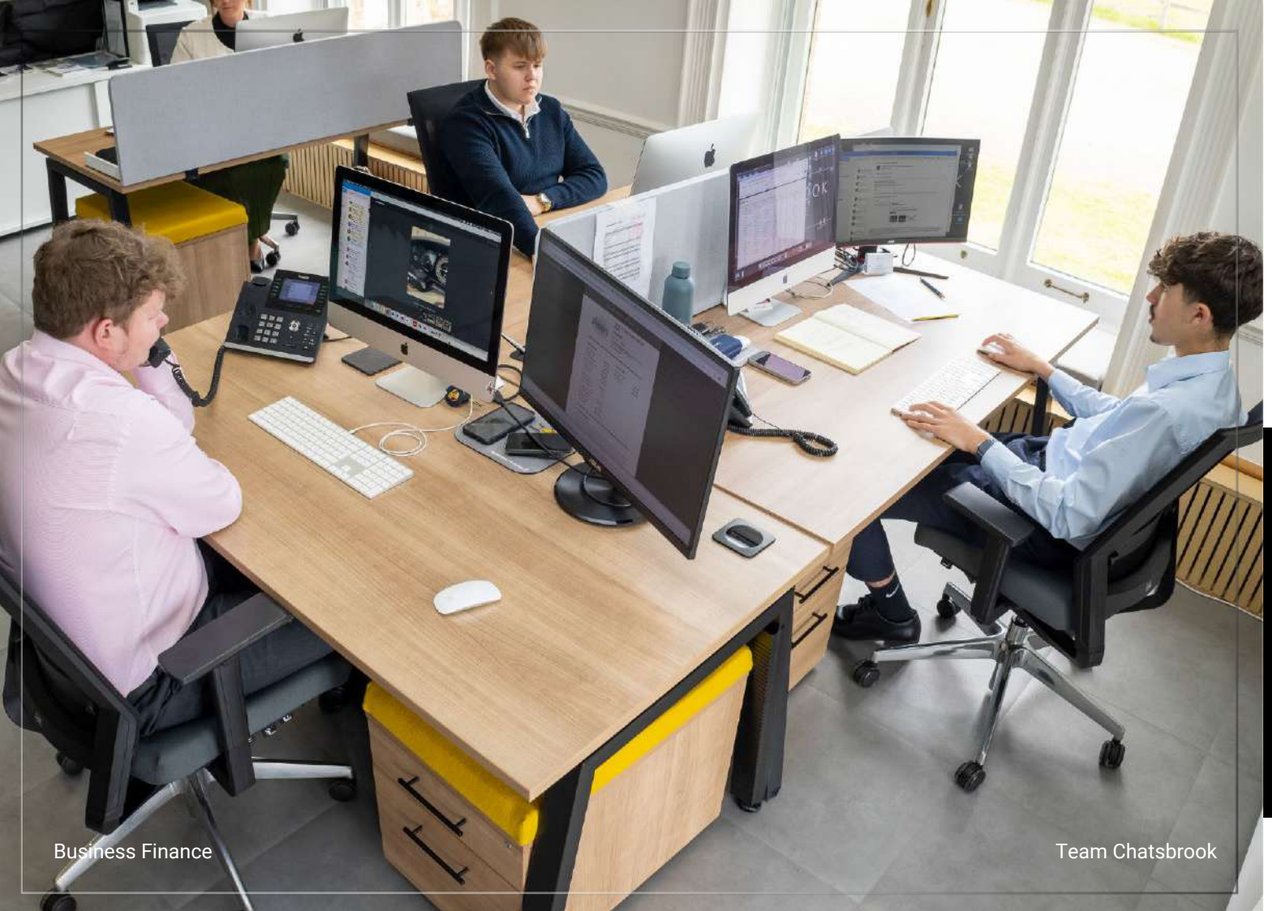
Team Chatsbrook

Business finance is a powerful tool that can propel your company to new heights. At Chatsbrook, we understand the transformative impact that well-structured financial solutions can have on your business. Here are some key benefits of leveraging business finance:

Our Diverse Finance Packages Include:

Commercial Loan
Invoice Finance
Refinance / Equity Release

We have supported the growth of over **650+** business since 2017.



Business Finance

Team Chatsbrook

Business Finance

At Chatsbrook, we see business finance as more than funding, it's a catalyst for growth, innovation, and long-term success. We craft smart, structured solutions that unlock potential, strengthen cash flow, and give you the freedom to invest where it counts. Backed by expertise and a deep understanding of your goals, we're here to help your business thrive, both now and into the future.



Cash Flow Solution

Get fast, flexible financing options, including stocking loans and merchant cash advances.

Invoice Finance

Unlock up to 85% of your invoice value upfront, ensuring steady cash flow for your business.

Business Loans

Fuel your growth with customised financing for expansion, hiring, and operational needs.

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CHATSBROOK

Our Finance Products

Hire Purchase
Finance Lease
Personal Contract Purchase
Sale and HP Back
Refinance
Commercial Loan
Invoice Finance
Point of Sale Finance

Excellent service! I was given great advice and everything was sorted within a few days. Communication was brilliant throughout and they followed up after to make sure everything was okay. Highly recommend and will be using them again in the future.

- Words from a Chatsbrook client



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Hire Purchase / HP with Balloon

Whether you're expanding your fleet or investing in new tools for growth, our Hire Purchase agreements offer clarity, flexibility, and control.

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At Chatsbrook, we understand the importance of long-term investment. Hire Purchase is an ideal solution for those looking to eventually own an asset outright, while spreading the cost over manageable monthly payments.

We'll purchase the asset on your behalf and tailor a repayment plan to suit your budget, helping you retain capital while gaining immediate access to essential equipment, vehicles, or machinery.

Product Benefits:

Simple, sraightforward product
Tax advantages
Flexibility
Ultimate Ownership
Seasonal Payments
VAT Deferral
12 - 84 Months

CHATSBROOK

Finance Lease

Ideal for businesses looking to access essential equipment without the commitment of ownership, Finance Lease provides a flexible way to spread costs while maintaining full use of the asset.

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The lender purchases the equipment on your behalf and leases it back to you over a fixed term. You'll be responsible for maintenance, insurance and any other operating costs during the lease period.

With VAT calculated on the monthly rentals rather than upfront, this option helps reduce initial outlay and preserve your working capital.

Product Benefits:

Free up capital
Tax efficient
Cost control
12-84 Months

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Personal Contact Purchase (PCP)

PCP offers a flexible way to finance a vehicle with lower monthly payments and the option to buy, return or upgrade at the end of the term.

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A Personal Contract Purchase (PCP) is a car finance agreement where individuals make monthly payments over a fixed term, usually 2–4 years. At the end, they can choose to pay a final lump sum (balloon payment) to keep the car, return it to the finance company, or part exchange it for a new vehicle.

PCP agreements often have lower monthly payments compared to other finance options, as they are based on the depreciation value of the car rather than the full purchase price.

Product Benefits:

Lower monthly payments when compared to HP
Protection against depreciation
Flexibility at the end of the term
Ability to drive a newer vehicle

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Sale & HP Back

Sale and HP Back allows businesses to release capital by refinancing a recently purchased hard asset such as machinery or a vehicle on a standard HP agreement, easing cashflow after initially covering the full cost.

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Sale and HP Back enables the client to release capital into there business on a newly acquired asset which has been purchased within the last 30 – 90 days. The asset is refinanced on a standard HP agreement

The asset could be a piece of machinery, a vehicle, typically, a hard asset. An example being an asset purchase from an auction house where the client covers the full initial cost and then switching to Sale and HP back to finance the asset easing cashflow restraints.

Product Benefits:

Release of capital back into the business to ease cash flow
Fixed monthly repayment
Hire Purchase Agreement which could enable access to a higher spec asset

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Refinance

Refinancing is a quick way to access the value of assets on the balance sheet and use that value elsewhere within the business.

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This option suits businesses of any size, from sole traders to larger companies looking to improve cash flow, invest in new kit, or fund growth. Whether your assets are fully paid or still under finance, refinancing can help free up working capital fast.

The Benefits of Refinance:

Asset refinancing is a quick and simple way to obtain funds whilst retaining use of the asset. Debt consolidation into a single loan with one monthly payment, making it easier to manage the outstanding debt. Speed of facility when making commercial decisions. Use the funds for hiring people, purchases, or revamping workspace.

CHATSBROOK

Commercial Loans

We offer commercial loans designed to help businesses cover a wide range of needs, from purchasing equipment to managing operational costs.

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A commercial loan is typically used by businesses to finance capital expenditures or other operational costs. These loans often require a personal guarantee from the business owner. It's important to note that interest rates for commercial loans can vary depending on a number of factors.

Benefits of Commercial Loans:

Commercial loans can be used for a variety of purposes, such as purchasing equipment, expanding a business, or covering operating expenses.

Typically ranging from £5,000 to £250,000 unsecured, higher loan amounts may require security, with terms tailored to your credit profile and business needs.

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Invoice Finance

Invoice finance, also known as accounts receivable financing, is a type of business financing where a company sells its accounts receivable (invoices) to a third-party financial institution at a discount.



Invoice finance gives businesses immediate access to cash by advancing funds against outstanding invoices, rather than waiting for customers to pay. The finance provider then collects payment directly from the end user, helping businesses manage cash flow, maintain working capital, and access funds quickly without taking on additional debt.

The Benefits of Invoice finance:

Improve Cashflow
No need for collateral
Speed of facility drawdown

Point Of Sale Finance

Point of sale finance is a type of financing that allows clients to make purchases and pay for them over time, typically through instalment payments.

This type of financing is often offered by retailers or financial institutions at the point of sale, allowing clients to spread out the cost of their purchase and make it more affordable.

Point of sale finance can be used for a variety of purchases, such as electronics, furniture, appliances, and more.

CHATSBROOK



Chatsbrook can support the following sectors:

Aesthetics and Beauty
Dental
Education
Healthcare
Veterinary
Retail
Sporting Goods

Get In Touch

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