

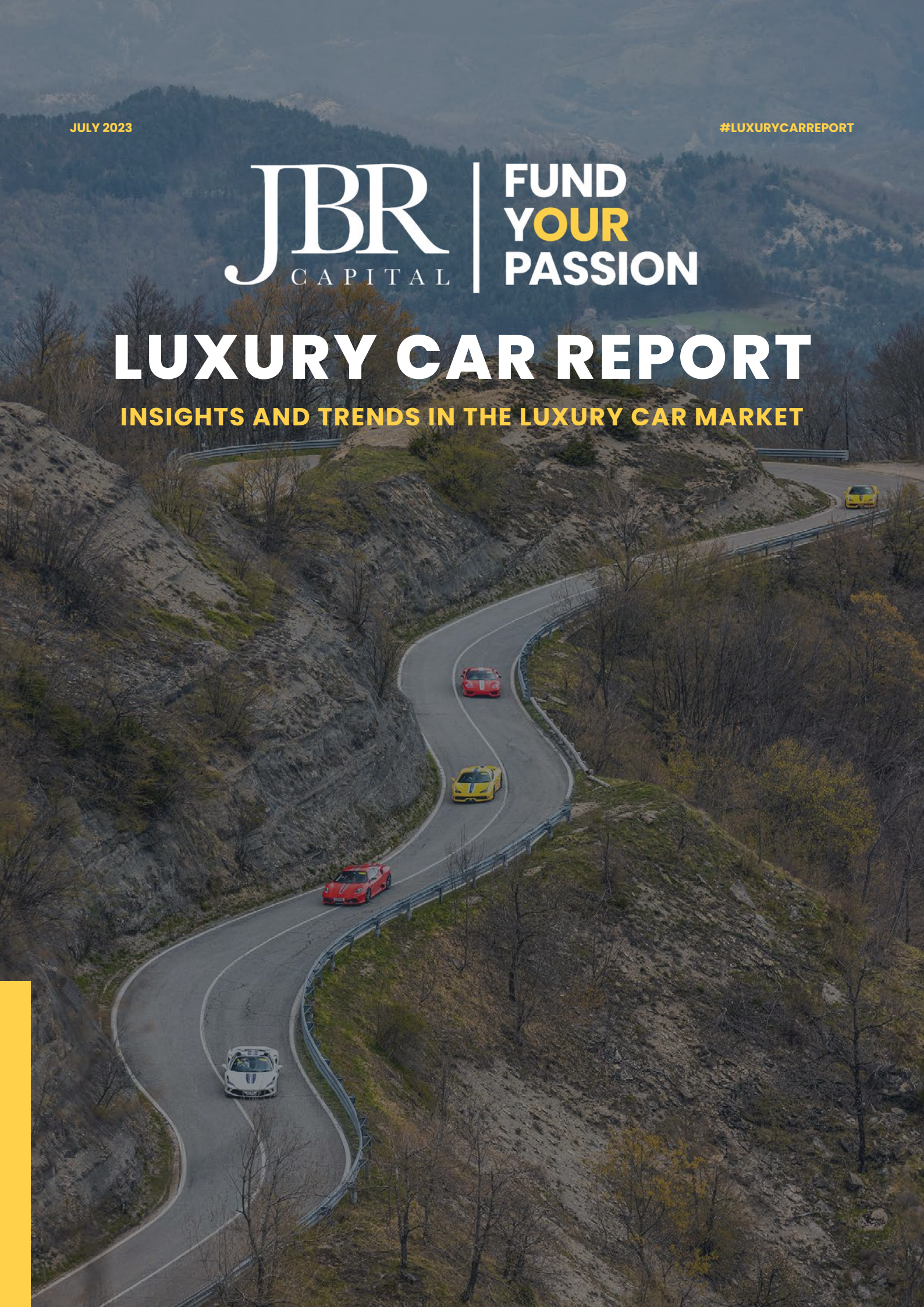
JULY 2023

#LUXURycARREPORT

JBR
CAPITAL | **FUND
YOUR
PASSION**

LUXURY CAR REPORT

INSIGHTS AND TRENDS IN THE LUXURY CAR MARKET





JBR CAPITAL LUXURY CAR REPORT

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JBR CAPITAL LUXURY CAR REPORT

July 2023



Nayan V Kisnadwala
CEO, JBR CAPITAL

INTRODUCTION

Introducing JBR Capital's first Luxury Car Report – a comprehensive analysis of the luxury car market. This report delves into key aspects of the luxury automotive retail landscape, providing invaluable insights and identifying key trends for industry professionals.

Covering a time frame from January 2022 to April 2023, the report examines numerous factors that impact the luxury car market. With data collected exclusively by JBR Capital, figures such as actual luxury car sold prices (pg.6), and average loan-to-value ratio (pg.7) are analyzed and presented in a clear and concise manner.

Furthermore, the report provides a detailed overview of the UK geographical distribution of luxury car owners and a breakdown of the most popular luxury marques and models (pg. 12 - 15). This data-rich report aims to equip industry professionals in the luxury vehicle finance sector with valuable information to make informed decisions and stay ahead of the evolving market landscape.

The report reveals numerous noteworthy insights and highlights two key takeaways. Firstly, the rise towards luxury electric and hybrid vehicles (pg.16), reflecting the desire for enhanced performance and the latest innovations. Secondly, the rising popularity of SUVs within the luxury car segment is highlighted, signaling a shift in consumer preferences (pg.17).

Whether you are a luxury car finance specialist, industry expert, member of the media, retailer or enthusiast, JBR Capital's Luxury Car Report offers a comprehensive analysis of the luxury car market, enabling readers to gain deeper insights into trends, demographics, and brand dynamics.

The inaugural Luxury Car Report is built from our proprietary data and provides data up to the end of May 2023, offering valuable insights into the luxury car market. Moving forward, we are excited to announce that the report will be released quarterly, providing regular updates and comprehensive analysis on the latest trends and developments in the luxury car industry.

LUXURY CAR REPORT OVERVIEW

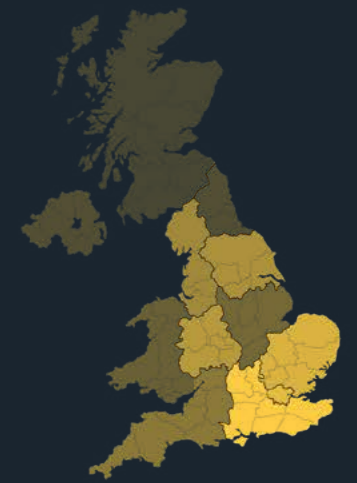
AVG. LUXURY CAR SOLD PRICE

£105K

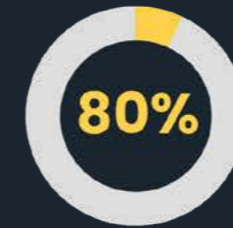
AVG. AGE OF SUPERCAR OWNER

42 ♂

UK DISTRIBUTION



AVG. LOAN TO VALUE RATIO



AVG. GROSS SALARY

£154k

MOST FINANCED MARQUE

PORSCHE

MOST FINANCED MODEL

PORSCHE 911

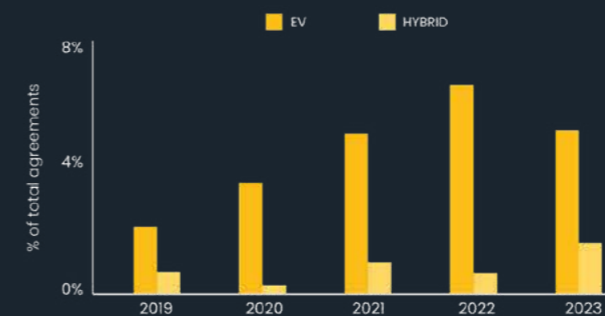
11.9% Market share

Average sold price £112,095

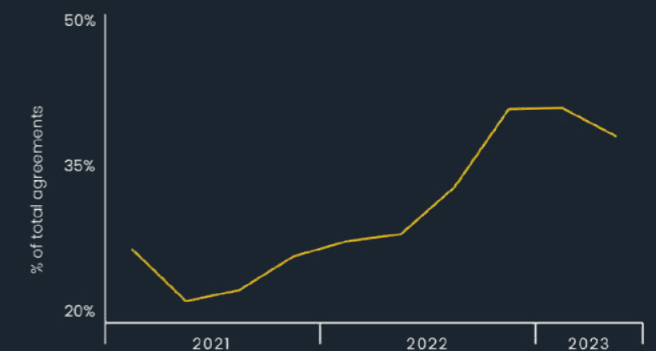
Most popular in the South East

Trending in 35 - 49 Year old's

LUXURY ELECTRIC & HYBRID VEHICLES

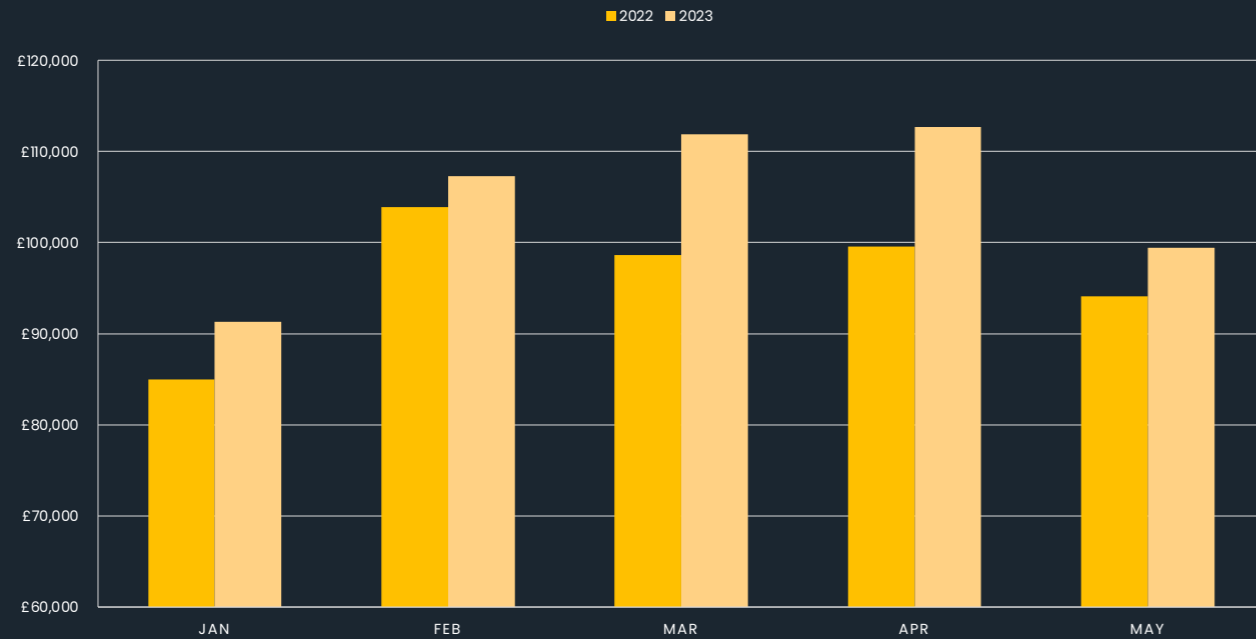


LUXURY SUV



ACTUAL USED LUXURY CAR SOLD PRICE (£)

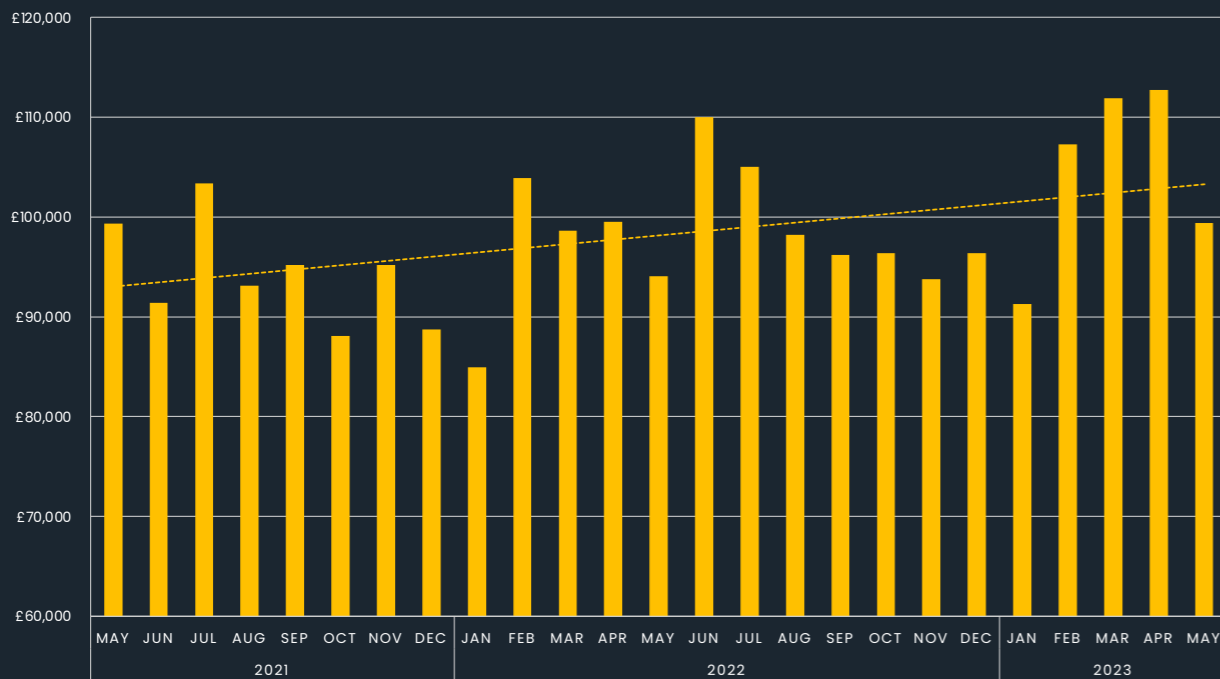
January to May YOY comparison



The data illustrates the growth trajectory of the luxury car market in 2023 compared to the previous year. Notably, figures reveal a consistent upward trend in the average prices for each month. In January, the average price increased by £6,322, representing a significant growth of 7.45%. This positive momentum continued throughout the first half of the year, with February, March, and April witnessing respective increases of 3.3%, 13.4% and 13.2%. The average used luxury car sold price in 2023 was £105,000.

ACTUAL USED LUXURY CAR SOLD PRICE (£)

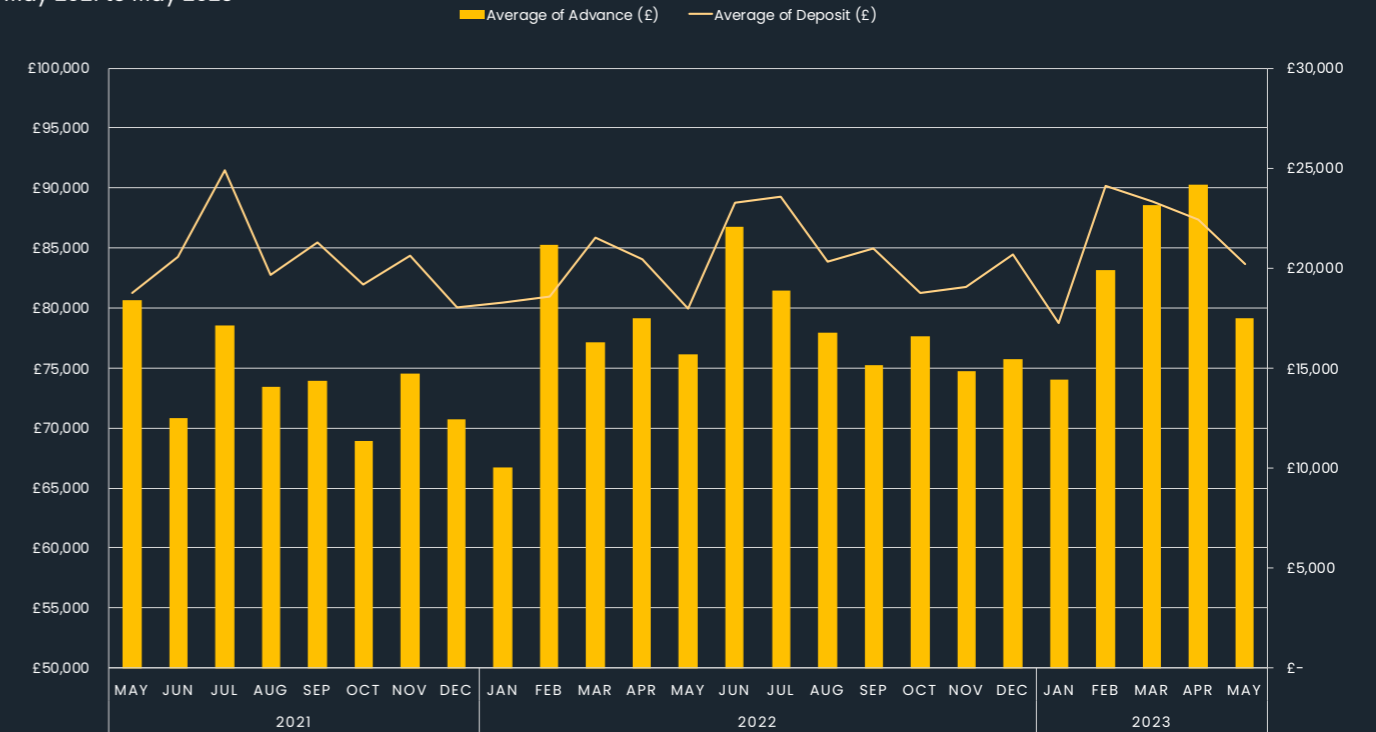
May 2021 to May 2023



The average cost of vehicles has shown fluctuations over the past two years. Starting at £99,351 in May 2021, it dipped to £84,953 in January 2022, before gradually rising to £112,717 in March 2023. Although there have been some ups and downs, the overall trend indicates a gradual increase in vehicle values during this period.

AVERAGE ADVANCE TO DEPOSIT (£)

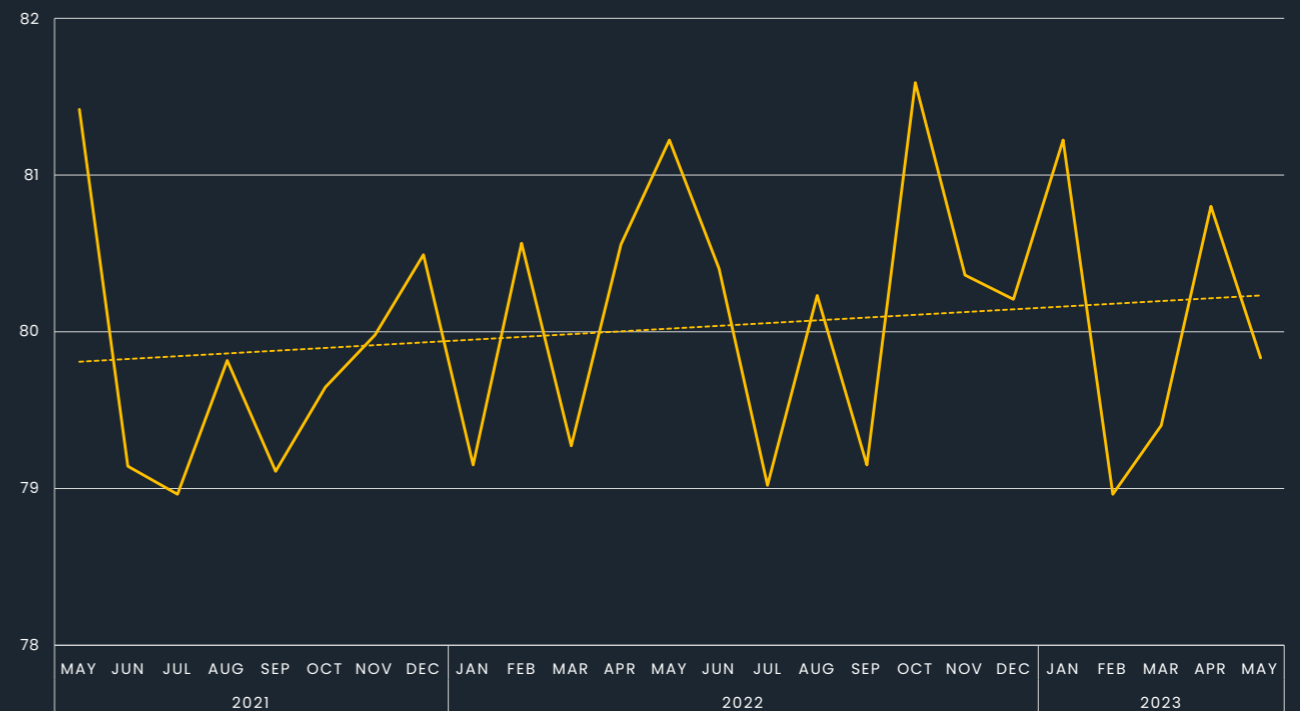
May 2021 to May 2023



The average deposit for luxury car financing increased from £18,747 in 2021 to £20,212 in 2023. By contrast the average advance fluctuated during the same time period starting at £80,604 and ending on £79,193. These figures indicate a positive trend of higher upfront investments for similar loan amounts for luxury car purchases.

AVERAGE LOAN TO VALUE (%)

May 2021 to May 2023



The average Loan To Value (LTV) ratio percent for luxury car financing has remained consistently high over the past three years. In 2022, it reached 81.5%, indicating strong lending support and favourable terms for luxury car buyers.

LUXURY SECTOR DEMOGRAPHICS

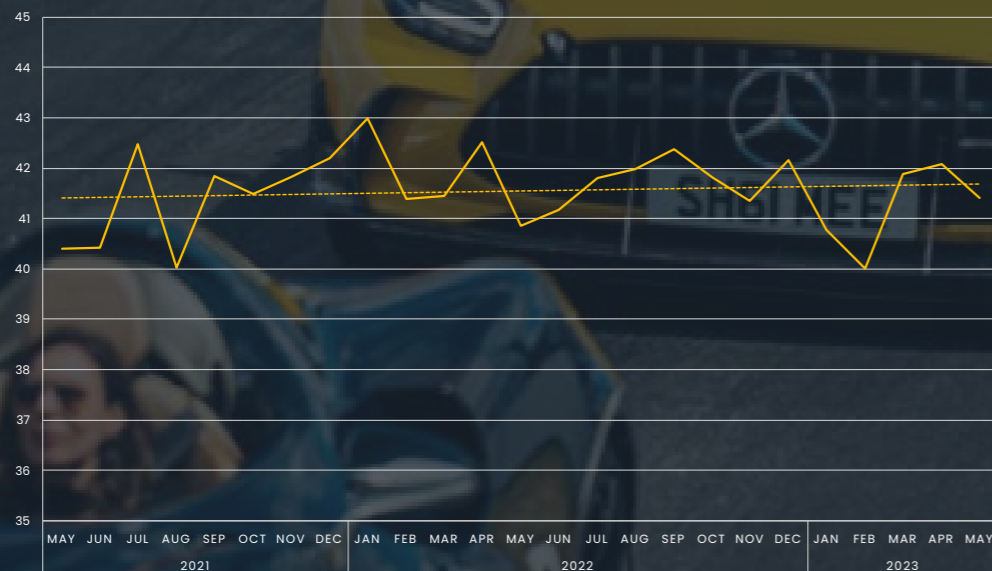
Luxury Cars Owners

“As aspiration and passion transcend generational boundaries, younger enthusiasts are embracing the thrill and exclusivity of supercars, reshaping the landscape of automotive luxury”

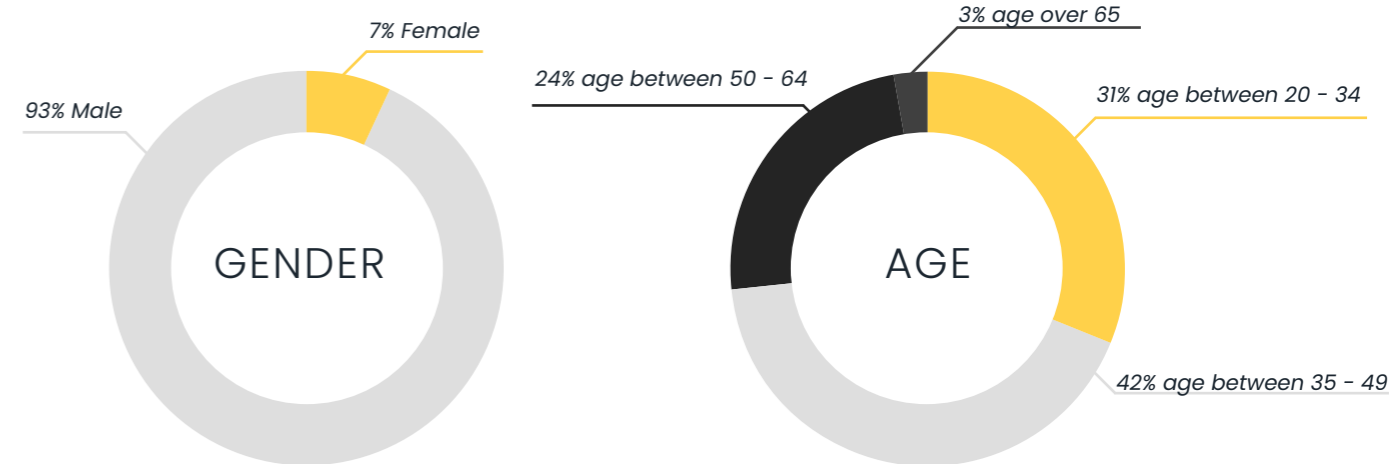
Darren Selig, Founder and CCO

AVERAGE AGE OF LUXURY CAR OWNER

Quarter 1 2021 to Quarter 2 2023



QUARTER 1 2023



KEY TAKEAWAYS:

YOUNG DRIVE

- Supercar ownership predominantly falls within the 35-49 age range, with 42% of owners in this demographic.
- Younger enthusiasts aged 20-34 make up a significant portion, comprising 31% of supercar owners.
- The majority of supercar owners are male, with females representing 7% of the ownership demographic.

COMPARING 2023 Q1 TO 2022 Q1

GENDER
FEMALE

-2.5%

AGE

20-34 YEARS

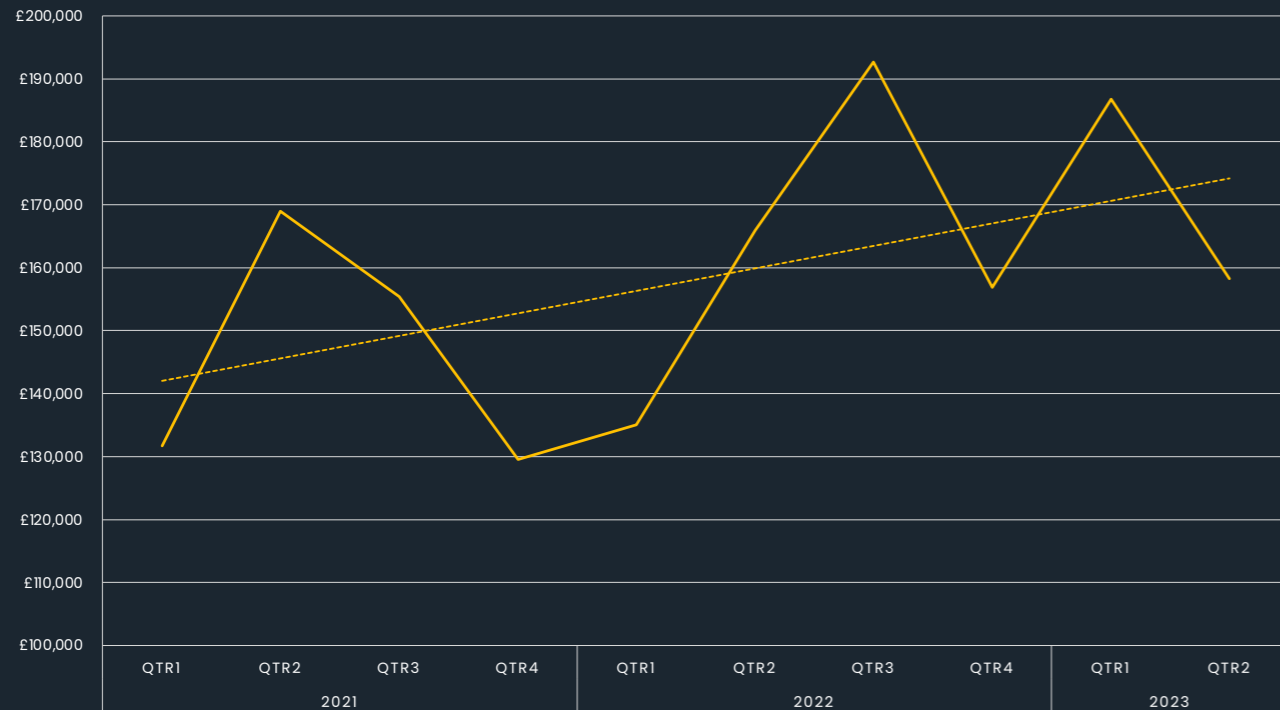
+3%

While there has been a modest **2.5% decrease** in female supercar ownership, it's important to acknowledge the dynamic nature of the luxury automotive realm. The shifting landscape might indicate that women are exploring other segments within the vast luxury sector.

There has been a **3% increase** in the proportion of 20-34 year olds taking a finance agreement out with JBR Capital. Whilst a **6% drop** in the 50 - 64 year old range.

AVERAGE GROSS SALARY OF INDIVIDUAL (£)

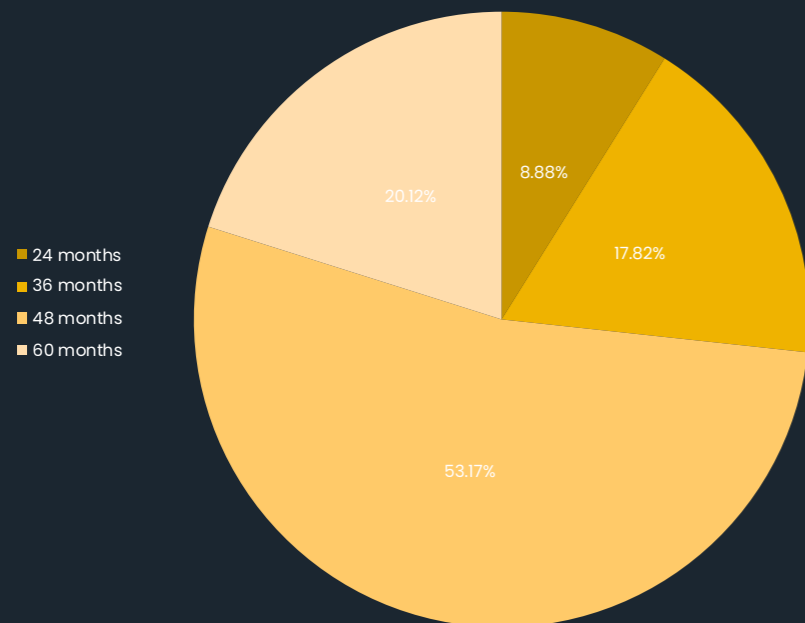
Quarter 1 2021 to Quarter 2 2023



The remarkable 15% increase in average gross salary from Q1 2021 to Q2 2023 highlights the growing affluence and purchasing power within the luxury sector. As incomes rise, individuals are seeking to indulge in their passions, fuelling the demand for high-end luxury products and experiences.

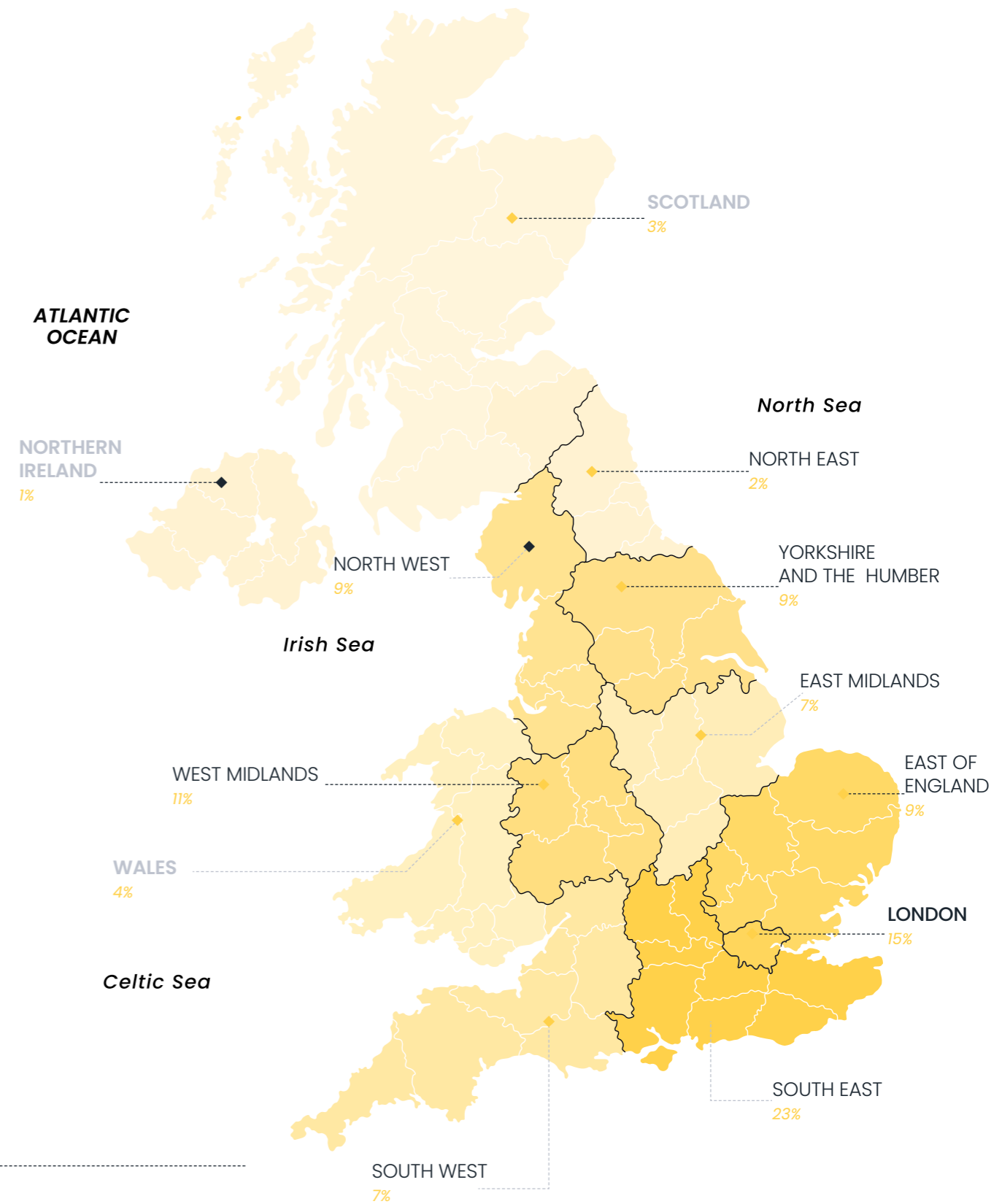
AVERAGE TERM OF FINANCE AGREEMENT

Quarter 1 2021 to Quarter 2 2023



The data reveals that the majority of customers, at 53%, opt for a 48-month agreement when financing their luxury cars. This indicates a preference for a balanced term that offers a reasonable repayment period, allowing individuals to enjoy their vehicles while managing their financial commitments effectively.

UK DISTRIBUTION



UK DISTRIBUTION

The South East region stands out as the front-runner with 23% of luxury car owners, reflecting its affluence and concentration of high-net-worth individuals. London follows closely behind with 15%, reaffirming its status as a luxury car hub. West Midlands and the East of England regions each account for 11% and 9% respectively, indicating a significant presence of luxury car owners. The North West and Yorkshire and the Humber regions both represent 9%, showcasing a relatively balanced distribution across the northern part of the country. The East Midlands and South West regions contribute 7% each, whilst Wales account for 4%. Scotland, North East and Northern Ireland have the lowest percentage of luxury car owners, representing 3%, 2% and 1% respectively.

These insights highlight the varying regional preferences and socioeconomic factors influencing the distribution of luxury car ownership in the UK.

LUXURY BRAND BREAKDOWN

“These insights highlight the dynamic pricing landscape within the luxury car market, emphasizing the importance of carefully monitoring and understanding brand-specific price fluctuations and trends”
 Darren Selig, Founder & CCO

Which brands are increasing in sale price?

AVERAGE SELL PRICE PER MARQUE

Marque	2021	2022	21 to 22 (% diff)	2023	22 to 23 (% diff)
ASTON MARTIN	£90,970	£108,600	19%	£113,085	4%
AUDI	£68,425	£75,101	10%	£79,745	6%
BENTLEY	£111,628	£113,721	2%	£107,715	-5%
BMW	£49,889	£57,140	15%	£65,969	15%
FERRARI	£155,318	£155,324	0%	£165,394	6%
JAGUAR	£49,032	£48,572	-1%	£54,898	13%
LAMBORGHINI	£187,231	£224,903	20%	£209,363	-7%
LAND ROVER	£66,797	£81,609	22%	£96,980	19%
MASERATI	£54,354	£78,532	44%	£86,251	10%
MCLAREN	£132,229	£153,094	16%	£141,333	-8%
MERCEDES-BENZ	£89,210	£104,322	17%	£106,462	2%
NISSAN	£56,805	£60,477	6%	£68,903	14%
PORSCHE	£86,808	£91,999	6%	£101,653	10%
ROLLS-ROYCE	£192,819	£230,141	19%	£243,751	6%
TESLA	£56,981	£60,558	6%	£51,576	-15%

Price Increases:

Across most luxury car brands, there has been a general upward trend in prices over the three-year period. This is particularly evident in the cases of Aston Martin, Audi, Bentley, BMW, Land Rover, McLaren, Mercedes-Benz, and Porsche, which all experienced consistent price growth year after year.

Varied Price Fluctuations:

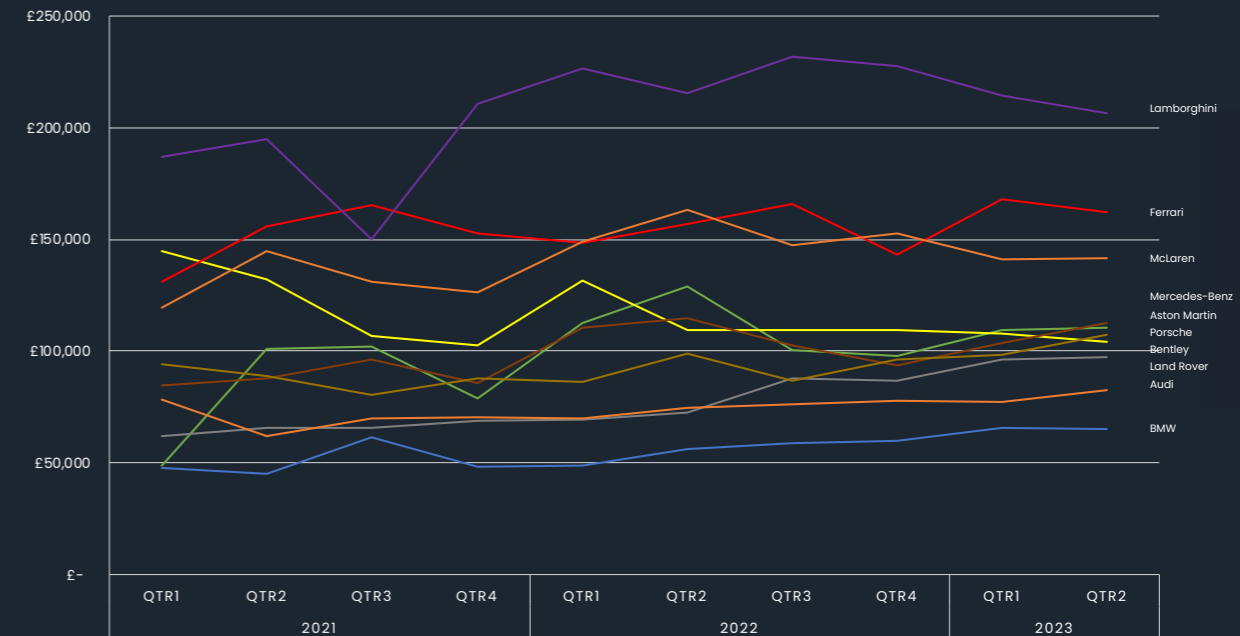
While some brands, like Ferrari and Lamborghini, maintained relatively stable prices over the years, others, such as Aston Martin, Audi, BMW, Land Rover, McLaren, Mercedes-Benz, and Porsche, demonstrated more noticeable fluctuations. These variations indicate the dynamic nature of pricing influenced by factors such as market demand, production costs, and brand positioning.

Brand-Specific Patterns:

Each luxury car brand displayed its own unique pricing trajectory. For instance, Ferrari experienced a slight increase in 2023, while Lamborghini saw a dip in price compared to the previous year.

LUXURY CAR PRICE

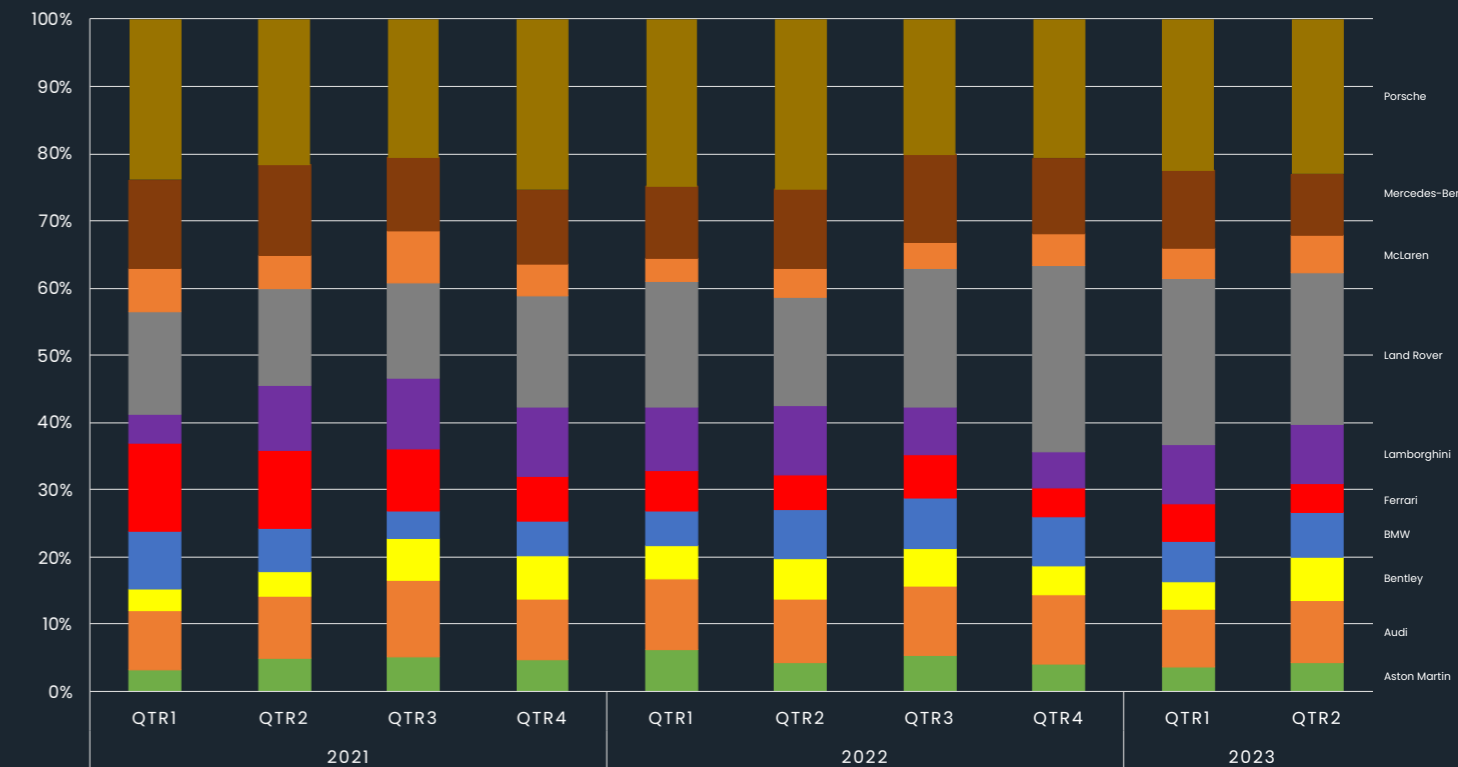
Quarter 1 2021 to Quarter 2 2023



The data reveals interesting trends in the luxury car market. While some brands experienced fluctuations in pricing between 2021 and 2023, overall, there is a notable increase in prices across various marques. These insights highlight the dynamic nature of the luxury car market and the evolving value of iconic brands.

TOP 10 MARQUE BREAKDOWN

Quarter 1 2021 to Quarter 2 2023



Porsche dominates with a peak share of 25% in 2021, while Land Rover shows consistent presence, reaching 24% in 2023 Q1. Audi and BMW also maintained a steady presence in the market, with fluctuations in market share, but generally remaining in the single-digit range.

TOP 10 LUXURY CAR MODELS ON FINANCE

What is trending in 2023?

Within this segment, the report delves into the intriguing world of luxury car financing, focusing on the Top 10 models currently dominating the market. Through meticulous analysis of demographics, market share, and pricing, it unveils valuable insights into the preferences and behaviours of discerning buyers in the luxury automotive industry.

- PORSCHE 911**
£107,250

Iconic design and thrilling performance make it JBR Capital's all-time top financed model, showcasing its enduring appeal.

+12% YOY
- LAND ROVER DEFENDER**
£92,000

Trending vehicle with increased financing (+2.34%) from 2022, particularly favoured for business purposes.

+15% YOY
- RANGE ROVER SPORT**
£84,000

Highly sought-after in North East England, this trending model saw a financing increase (+1.44%) compared to 2022.

+15% YOY
- RANGE ROVER**
£115,750

The Range Rover is a favourite in the North West. Its blend of luxury, versatility, and off-road capability captivates discerning drivers.

+20% YOY
- MERCEDES-BENZ G-CLASS AMG**
£155,500

Iconic luxury SUV, loved in the North West. Despite a 4% price drop, it remains a symbol of prestige and power.

+3% YOY
- LAMBORGHINI URUS**
£230,000

London's favourite, with an average sale price of £233,923. Popular among 35 to 49-year-olds, combining luxury and power.

+0.5% YOY

- LAMBORGHINI HURACÁN COUPÉ**
£196,000

Exhilarating and refined, the Huracán Coupé commands attention. Its price increased by 8%, solidifying its status as a sought-after dream car.

+5% YOY
- AUDI R8**
£79,500

At just under £80,000 the R8 offers Italian supercar brand levels of performance and style for a lot less outlay.

-6% YOY
- PORSCHE TAYCAN**
£112,750

The Porsche Taycan is the epitome of electric luxury, capturing the hearts of business professionals with its high-performance capabilities and eco-friendly features.

-12% YOY
- MERCEDES-BENZ AMG GT**
£92,350

The Mercedes-Benz AMG GT is a show stopper in the East Midlands. Its striking design and impressive performance make it a symbol of driving excellence.

-12% YOY

TOP 3 LUXURY CAR MODELS FINANCED BY FOOTBALLERS

What are footballers driving?

Footballers often choose to finance cars due to the flexibility it offers. With high earnings and varying income streams, financing allows them to manage their cash flow effectively. Additionally, it allows them to drive the latest luxury models without tying up a significant amount of capital.

- LAND ROVER RANGE ROVER**

Renowned for its luxury, versatility, and off-road capabilities, the Range Rover appeals to footballers with its iconic design, advanced technology, and spacious interiors, offering both comfort and prestige.
- AUDI Q8**

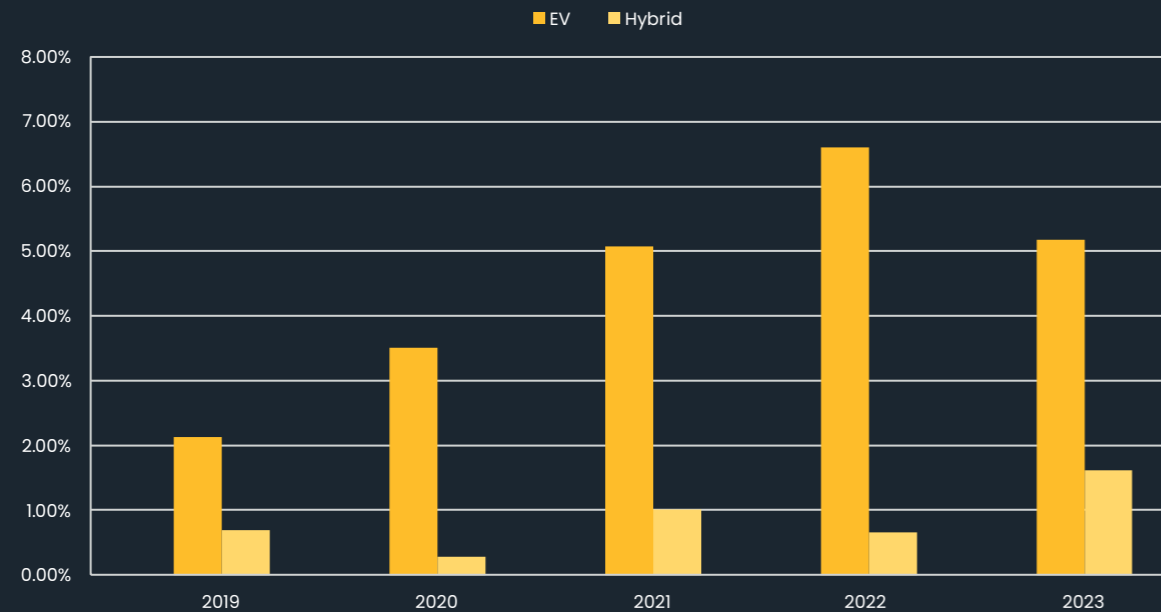
Combining sportiness and sophistication, the Audi Q8 attracts footballers with its sleek exterior, premium craftsmanship, and cutting-edge features. Its powerful performance and ample space make it a perfect choice for both style and practicality.
- LAMBORGHINI URUS**

The Lamborghini Urus, an SUV with supercar DNA, captivates footballers with its striking looks, blistering speed, and exhilarating driving experience. Its rare combination of luxury, performance, and exclusivity sets it apart as a coveted choice among elite athletes.

KEY INSIGHT: THE RISE OF ELECTRIC AND HYBRID VEHICLES

2018 to 2022

The automotive industry is witnessing a significant shift towards electric and hybrid vehicles, driven by advancements in technology and increasing environmental consciousness. In this analysis, we explore the data on the percentage of electric and hybrid vehicles financed through JBR Capital from 2018 to 2022, shedding light on the trends, insights, and future prospects of these sustainable mobility options.



The adoption of electric and hybrid vehicles has been steadily increasing over the years. From 2018 to 2022, electric vehicle market share grew from 1.35% to 7.85%, while hybrid vehicles experienced a smaller but consistent rise from 0.49% to 1.04%. These figures demonstrate a growing interest in environmentally friendly transportation options and a shift towards more sustainable mobility solutions.

Key Takeaways:

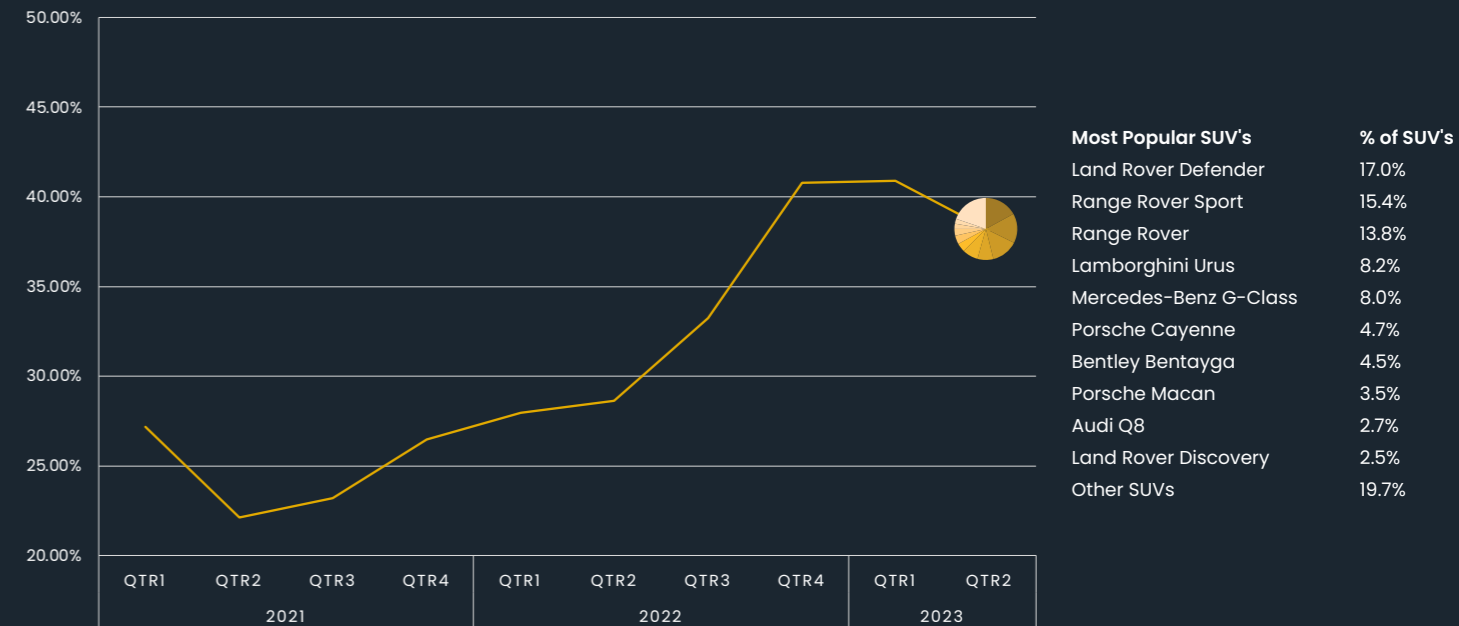
- Electric Vehicle (EV) Growth:** The data reveals a steady growth in the percentage of EVs financed over the years. Starting at 1.35% in 2018, it has steadily increased to reach 7.85% in 2022. This indicates a strong shift towards electric mobility, fuelled by factors such as improved infrastructure, government incentives, and enhanced range capabilities.
- Hybrid Vehicle Adoption:** Hybrid vehicles, which combine internal combustion engines with electric power, have also shown growth, albeit at a slower pace. The percentage of hybrid vehicles financed through JBR Capital ranged from 0.31% in 2020 to a peak of 1.24% in 2021, before slightly declining to 1.04% in 2022. This suggests that hybrid vehicles continue to be a viable option for those seeking a transition to greener transportation.

The data demonstrates a positive trajectory for electric and hybrid vehicles, signalling a broader acceptance of sustainable mobility solutions. As automakers invest heavily in research and development, battery technology, and charging infrastructure, the cost of EVs is expected to decrease while their range and performance improve. This, coupled with increasing awareness of environmental concerns, is likely to further accelerate the adoption of electric vehicles in the coming years.

KEY INSIGHT: THE RISING POPULARITY OF LUXURY SUV'S

January 2022 to April 2023

Luxury SUV's have seen a significant surge in popularity, becoming the preferred choice for discerning car buyers. JBR Capital, a leading provider of vehicle financing, has analysed data on the percentage of luxury SUV's financed through their services since 2022. In addition, we'll explore the top 10 luxury SUV's that have dominated the market during this period.



The data reveals a clear upward trend in the percentage of luxury SUV's financed through JBR Capital. Starting at 30% in January 2022, the figures steadily increased, reaching a peak of 40% in January 2023. This represents a substantial growth of 10% over a year.

Key Takeaways:

- Growing Demand:** The consistent rise in luxury SUV financing indicates the increasing popularity of these vehicles among affluent consumers. Buyers are drawn to the combination of opulence, versatility, and commanding presence that luxury SUV's offer.
- Land Rover Dominance:** Land Rover models, including the Defender, Range Rover Sport and Range Rover secured multiple spots in the top 10 luxury SUV's financed. This signifies the strong appeal and enduring reputation of Land Rover in the luxury SUV segment.
- Diverse Competitors:** The top 10 list showcases a mix of renowned luxury brands, including Lamborghini, Porsche, Mercedes-Benz, Bentley, and Tesla. This highlights the competitiveness of the luxury SUV market, with each brand offering distinctive features and styles to cater to different buyer preferences.

Based on the data analysis, we can anticipate a continued growth in the popularity of luxury SUV's. Although there was a slight dip in the percentage from February 2023 to April 2023, the overall upward trajectory suggests that luxury SUV's will remain in high demand. As more luxury automakers introduce innovative features and electrification options to their SUV models, we can expect the trend to persist and potentially see further growth in the coming years.

THOUGHT LEADERSHIP AN INSIGHTS INTO THE EVOLVING TRENDS

Darren Selig, Founder and Chief Commercial Officer

We hope you have enjoyed the first-ever edition of the new JBR Capital Luxury Car Report, which we will issue quarterly. JBR Capital is now in its ninth year, and the report is something we have wanted to compile for some time. Drawing on the extensive data we have exclusive access to enables us to provide a unique insight into the used luxury car market, analyse consumers' buying habits and preferences, and identify key trends.

And now seemed the ideal time to compile the first JBR Capital Luxury Car Report. For the first time in more than two years, we are seeing the first signs of change in a market that has been particularly strong and highly predictable since June 2020. As is well documented, the buying frenzy in the luxury and supercar sector took off as the country emerged from Covid. Demand quite simply exploded to rapidly and significantly outstrip supply.

That remained the case until very recently when we noticed the first signs of the market entering a phase of what could be best described as malaise or stagnation. So now is an opportune moment to delve into the data to gain an insight into the direction of travel. In addition, we wanted to create greater awareness and transparency of the sector, which is, of course, very much part of the border luxury assets ecosystem.

The report, and the data it contains, also provide evidence to correct misconceptions about used luxury automotive sector customers – they are certainly not all 50-somethings! While the 50- to 64-year-old demographic accounts for 24 percent of our customer base, the bulk of the finance agreements taken out, 42 per cent, are by those within the 35- to 49-year-old age bracket.

What may surprise observers is that 31 per cent of our customers are aged 20 to 34 years. And what's more, this younger demographic is growing, increasing by three per cent over the same period last year.

Given this younger customer demographic, it's no surprise that the Porsche 911 remains the most popular model that we provide finance to our customers for at 11.9 per cent. And naturally, luxury SUVs do well, too, with the Land Rover Defender, Range Rover Sport, Lamborghini Urus and Mercedes-Benz G-Class AMG taking the four spaces below the Porsche 911.



“

Our first edition of the JBR Capital Luxury Car Report has provided invaluable insights into the dynamic used luxury car market.

With changing trends and shifting demographics, we aim to dispel misconceptions and shed light on the evolving preferences of our customers. Stay tuned for future editions, offering deeper analysis and further exploration of emerging trends.

Whatever customers' age, though, and whatever they buy, the used luxury automotive sector remains male-dominated. Just seven per cent of our customer base is female, and we have seen a 2.5 per cent decline in that demographic compared with the first quarter of 2022.

The sector is certainly not the preserve of the super-rich, however. While most of the customers that JBR Capital helps to fund their automotive passion could be described as 'well-heeled,' they are not millionaires as the average gross income of someone buying a luxury or supercar is £170,000.

While some of our customers buy cars from manufacturer used approved programmes, most are serviced by around 400 independent retailers specialising in the used supercar and luxury sector. This is a segment over which the manufacturers cannot exercise any control. Therefore, the JBR Capital Luxury Car Report provides particularly valuable insight to the manufacturers into the people who buy their products across the broader used market.

This first edition of the JBR Capital Luxury Car Report is very much a starting point, and future editions will enable us to provide even more in-depth data and greater levels of analysis to explore further trends as we go forward.



SO, HOW WAS THE DATA COLLECTED?

The data for the JBR Capital Luxury Car Report was collected through JBR Capital's extensive loan book, this specific report looks at agreements ranging from 2019 to the present. As a leading automotive finance company, JBR Capital owns and collects data from each agreement. This comprehensive dataset provides valuable insights into the luxury car market, enabling analysis of consumer buying habits, preferences, and key trends.

The accuracy and reliability of the data were ensured through JBR Capital's meticulous data collection processes and quality control measures. It is important to note that no external sources were utilised for this report, emphasizing the reliance on JBR Capital's proprietary data. With these robust methodologies and rigorous data verification, the findings presented in this report represent a comprehensive understanding of the luxury car market.

WANT TO KNOW MORE?

We appreciate your interest in the findings presented in this Luxury Car Report report.

We invite you to reach out to us for any potential PR opportunities or collaborations.

Sam Hardy | samh@influenceassociates.com | 07815 863 968

If you have suggestions or specific data points that you would like to see in the next report, we would be delighted to hear from you. Your feedback and input are essential in shaping the future of our research. Please feel free to contact us with your ideas and inquiries. Together, we can continue to explore and understand the ever-evolving world of luxury cars.

Luca Appleyard | luca.appleyard@jbrcapital.com

COMPANY VISION & MISSION

JBR CAPITAL

OUR VISION

Transforming passion into reality.

OUR PURPOSE

Combining the experience of our colleagues with the efficiencies of technology to build a scalable platform that redefines passion asset lending.

OUR VALUES

- **INTEGRITY**
We always do what is right and take accountability for our actions
- **EMPATHY**
We listen to different perspectives and celebrate the spirit of the individual
- **COMMITMENT**
We are fiercely passionate about offering our clients unrivalled service, every time
- **COLLABORATION**
We move forward together with purpose, determination and clear communication
- **ENTREPRENEURSHIP**
We are empowered to develop opportunities and achieve our professional ambitions

OUR ACHIEVEMENTS

£1 Billion of lending, we did it!

That figure equates to 11,356 Porsche 911 Carreras, or 3,688 Lamborghini Aventadors or 83 Mercedes-Benz 300 SLR Gullwing Uhlenhaut Coupés. Except, of course, they only ever built two of that last one. But you know what we mean...

We were also honoured to receive the prestigious Best Independent Lender (Non-bank owned) award at the Credit Strategy Car Finance Awards 2023.

We are immensely grateful to our dedicated colleagues, clients and loyal Introducers for their invaluable support in helping us achieve our exceptional 4.8 Trustpilot score.

The road ahead is an exciting one indeed.



LEVERAGING OUR KNOWLEDGE

FLEXIBLE

BESPOKE FINANCE

We offer flexible and competitive finance from £25k to £750k+. Each finance agreement is designed to suit you, your financial needs and put you in control.

GREAT

CUSTOMER SERVICE

We are petrol-heads ourselves and work with the best car dealerships in UK, which enables us to know the market inside out and have the expertise to put together realistic financing offers.

FAST

DECISION MAKING

Most of our customers get the go-ahead on their supercar finance package within a week so we can make your dream of owning a high-performance car a reality sooner than you might think.

ENVIRONMENT

PROTECTING THE FUTURE

We are committed to reducing the emissions of our organisation and the cars we finance. Through our offset program, we prioritize sustainable practices to reduce our carbon footprint and preserve our planet for future generations.



JBR CAPITAL | FUND YOUR PASSION

