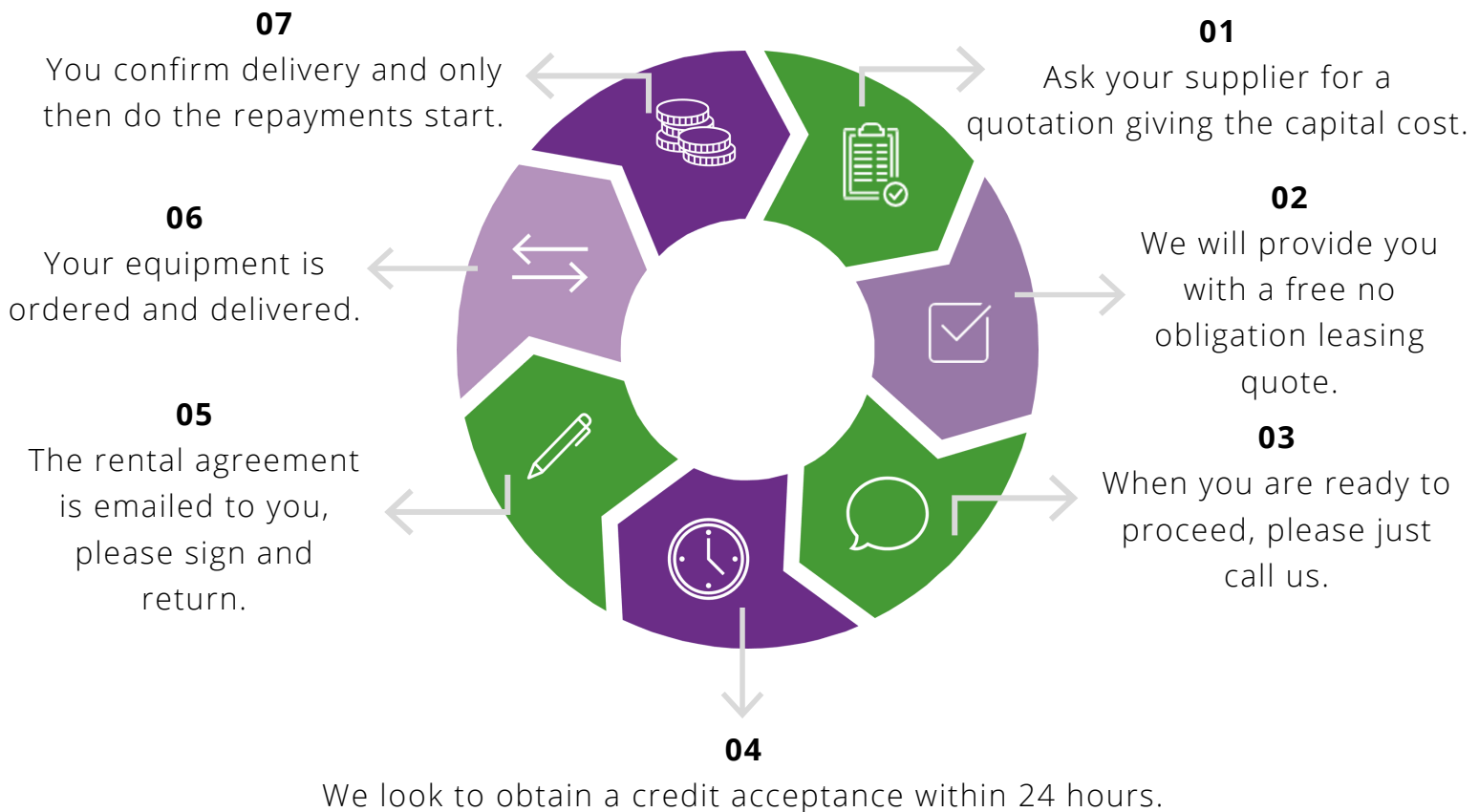


Customer Leasing Process



Leasing agreements are available from £1,000 + VAT, ranging from 1-5 years.

Your step by step guide of the leasing process:



Customer Benefits of Leasing



If it appreciates, buy it. If it depreciates, lease it"
- John Paul Getty

Here are the key reasons why most organisations use leasing to fund assets:



SIGNIFICANT TAX BENEFITS

Rentals are 100% allowable against Corporation Tax.



PRESERVE CASH FLOW

Keep your cash in the business to spend on items with higher returns.



TOTALLY FLEXIBLE

You decide the rental term, payment frequency and deposit. You can even upgrade before the end of the agreement.



MAKES BUDGETING EASIER

Fixed repayments over the rental period makes budgeting and planning easier.



PAY WHILE YOU USE IT

Pay for the equipment as you use it, as opposed to all upfront.



PRESERVE EXISTING LINES OF CREDIT

Your existing credit lines remain unaffected.

Furniture and Fit Out Finance



We provide finance for many different sectors including office refurbishments, restaurants, warehouses and retail.

Some key points to Fit Out Financing:



AN INTELLIGENT SOLUTION

How would you fund a £15,000 furniture and a £35,000 fit out? £50,000 upfront or lease the project for £1,145 per month



EXISTING LINES OF CREDIT

This means you won't have to use up a bank facility you already have as your main or only form of finance.



FLEXIBLE RENTAL TERMS

The rental terms that we provide can last anywhere between 1 to 5 years. This gives you a flexibility to create an agreement that works for you.



MONTHLY BUDGETING EASIER

Your lease agreement will include fixed monthly payments. This makes your monthly budgeting easier, and quick for you to pay.



WHAT CAN BE FINANCED?

- Prelims & partitioning
- Furniture & fitout
- D&B, consultancy, contingencies
- Carpets, ceiling tiles
- M&E & HVAC



NO BUDGET CONSTRAINTS

Paying back in monthly fixed payments will make it easier for you to make the right decisions, essential for a fit out project.

Super Deduction Tax



The more companies look to invest in capital equipment, the more amount of business a UK leasing company will do.

The impact of the Super Deduction Tax on leasing and asset finance:

What does super-deduction tax break mean?



You can claim 130% of what you spend on equipment against taxable profits. So every £1 you spend you would receive 25p.

What is the tax saving impact of super-deduction tax?



A company spending £50,000 on assets in a year would get £65,000 of tax relief. At 19% tax, that would mean a tax saving of £12,350.

How does super-deduction tax apply to leasing?



You should be able to claim the 130% super-deduction tax relief when you sign a lease purchase agreement. From a Corporation Tax planning exercise, the tax position on lease purchase agreements is the same as if you were to pay cash for the asset.

What is the situation regarding leasing/financing of non-qualifying assets?



You could take out a lease purchase agreement on the qualifying assets and a business loan on the non-qualifying assets.