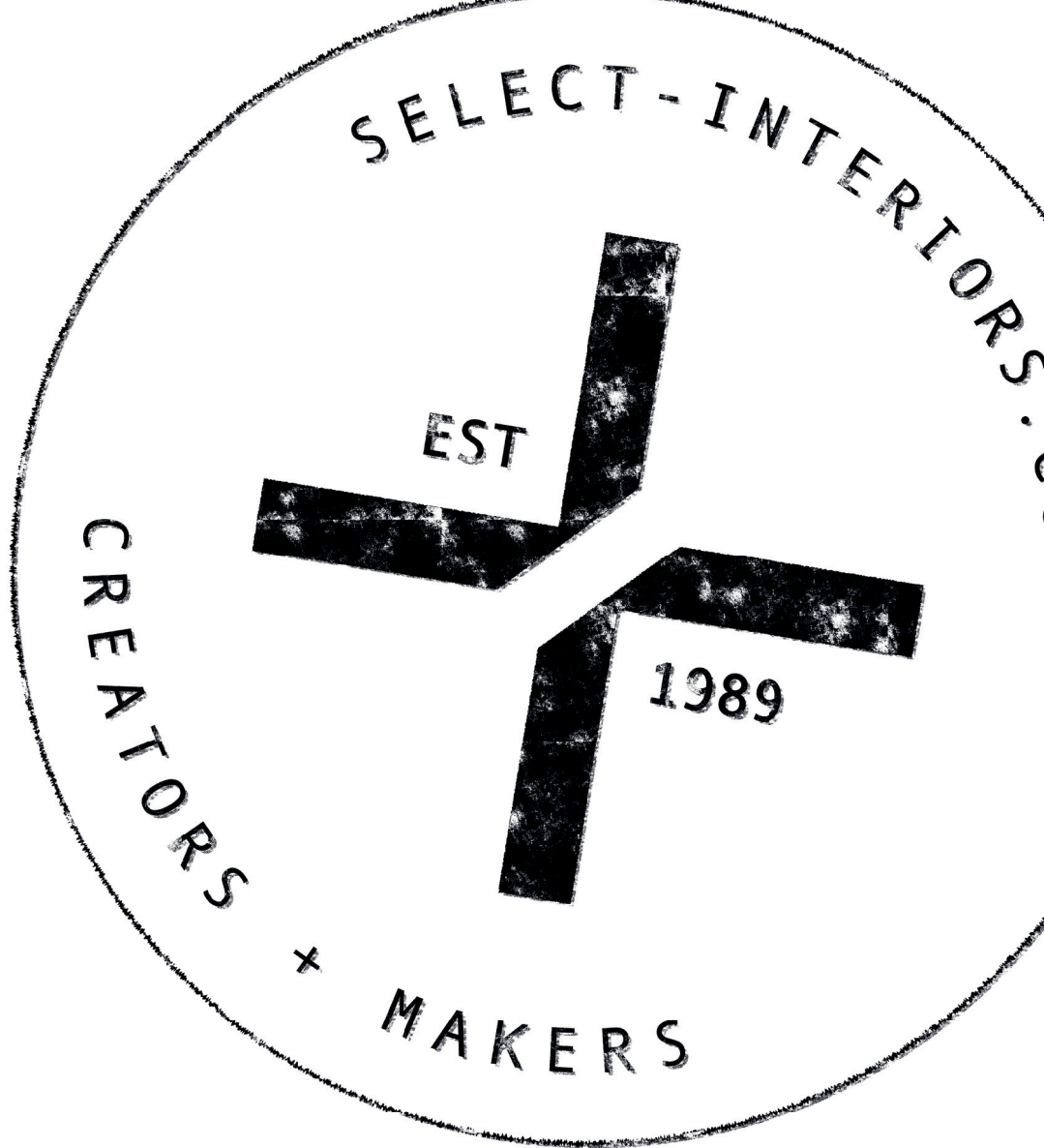




FINANCE

Finance for fit out



SELECT INTERIORS
CREATORS  MAKERS





FIVE REASONS WHY YOU SHOULD USE LEASE FINANCE IN YOUR BUSINESS

You don't have to use cash or bank loans to fund your office refurb or equipment project!

Leasing is a tax-efficient and cost-effective method of achieving your ideal workspace whilst retaining cash in your business. It's a very established form of finance for other business assets (for example company vehicles), but the benefits apply equally to commercial interior projects.

Using a lease finance solution means you can move ahead with projects straight away without having to wait for capital to become available, and we can often include soft costs such as service, supplies, installation and even dilaps.

Talk to us if you have specific requirements.



To find out more about how we can help your business, contact a member of our team on **01494 783773** today!

Here's 5 important reasons why you should use lease finance in your business:

1

Maximise cash flow

Leasing means **no large up-front payment** so you retain cash in your business, freeing up valuable working capital and allowing you to invest your cash in something that is revenue-generating.

2

Fixed payments for accurate budgeting and effective forecasting

Monthly payments are fixed for the duration of the lease period making budgeting simpler and eliminating unexpected variations such as increases in interest rates.

3

Pay for the asset as you use it

Our flexible solutions can even match the lease of the fitout to the building lease or up to the break in your lease.

4

Payments are 100% tax allowable

Lease rental payments are 100% allowable against taxable profit. As the only method of finance offering these tax savings, leasing is the **most tax efficient method** of financing a fitout. In some cases it can even work out cheaper than paying cash!

5

Existing bank credit lines unaffected

Leasing leaves your bank credit lines intact and free for other business development or investment purposes.



THE SMART FINANCE SOLUTION FOR YOUR HOSPITALITY, LEISURE OR RETAIL FITOUT PROJECT

Whether you're planning a refit or refurbishment for a hotel, restaurant, gym or shop, you don't have to use cash or bank facilities to fund your project! Instead of tying up large amounts of capital, a smarter alternative could be to lease it. Leasing is a tax efficient and cost effective way of achieving your ideal space whilst retaining capital in the business.

The benefits of using lease finance:



Increased use of alternative finance

The finance landscape is changing; businesses are moving away from traditional methods (bank loans & overdrafts) and increasingly using alternative finance options including leasing.



Maximise cash flow - no large upfront payment

Cash is the lifeblood of any business. Leasing means **no large up-front payment** so you keep the cash in your business, preserving liquidity and freeing up valuable working capital for use elsewhere.



Fixed payments for accurate budgeting

Unlike other methods of finance, payments are fixed for the duration of the lease period making budgeting more accurate, and eliminating unexpected variations such as increases in interest rates.



Tax advantages

If you lease your furniture and fitout project, the repayments are **100% allowable against taxable profit**. As the only method of finance offering these tax savings, leasing is the most tax efficient method of financing a fitout. For high tax paying organisations, it can offer significant savings. In some cases it can even work out cheaper than paying with cash!



Existing bank credit lines unaffected

Leasing leaves your **bank credit lines** intact and free for other business development or investment purposes, so bank overdrafts are unaffected.



Spread the payments: pay for the asset as you use it

Spread the cost with regular payments so you pay as you benefit from the asset, not upfront. Terms available from 2-5 years.



Quick decisions

Securing a lease facility is far quicker than obtaining a bank loan or overdraft extension. For straight-forward proposals it can even be done in a matter of hours!



Get the best solution now!

Current budgets will dictate the scope of your project, but with **flexible payment options** to suit your business, leasing allows you to achieve the specification of your choice so you're less likely to have to make short term compromises.

To find out more about how we can help your business grow, contact a member of our team on **01494 783773** today!



THE SMART FINANCE SOLUTION FOR YOUR OFFICE FURNITURE AND FITOUT PROJECT

You don't have to use cash or bank facilities to fund your furniture or fitout project! Instead of tying up large amounts of capital, a smarter alternative could be to use a lease facility. Leasing is a tax efficient and cost effective method of achieving your ideal workspace whilst retaining capital in your business.

The benefits of using lease finance:



Increased use of alternative finance

The finance landscape is changing; businesses are moving away from traditional methods (bank loans & overdrafts) and increasingly using alternative finance options including leasing.



Maximise cash flow - no large upfront payment

Cash is the life blood of any business. Leasing means **no large up-front payments** so you keep the cash in your business, preserving liquidity and freeing up valuable working capital for use elsewhere.



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Why choose us?

- + Specialists in the furniture and fitout industry
- + Wide range of funding partners
- + Established and experienced
- + Enthusiastic and helpful
- + Support team available



WHY LEASE FINANCE IS A GOOD FINANCE SOLUTION FOR PARTNERSHIPS AND LLP

Leasing your office furniture or fitout rather than funding it up-front can often work out cheaper for companies, but never is this truer than if your business is a Limited Liability Partnership (LLP) or Partnership.

For high tax paying professional service businesses, such as those within the law sector, accountancy and taxation, or the healthcare sector, leasing is a tax-efficient and cost-effective method of finance, and a perfect alternative to paying upfront for a new workspace. It allows you to retain cash in your business, enabling you to invest it elsewhere to drive growth or invest in fee-earning staff or infrastructure.

4 reasons why you should consider lease finance for your Partnership:

1

Highly tax efficient for profitable partnerships or LLP's

If you pay for the furniture and refurbishment of your building from your cash flow, only a limited percentage is allowable for tax purposes. Because of the 'intangible' elements, the Revenue only allows you to claim capital allowances against approximately 65% of the project. However, if you lease the works, the **repayments are 100% allowable** unlike any other form of finance such as a bank loan. As a revenue cost, for a profitable partnership or LLP paying top rate tax, leasing is the most tax efficient method of finance.



2

Fairer allocation of cost among Partners

By opting to lease, you **spread the cost** of a new office environment over three to five years. This ensures that all future partners share not only in the benefit of a modern office environment but also in the cost of it too. Correspondingly, retiring partners only pay for the new office until their retirement date rather than bearing the full cost of the project up-front.

3

Minimises the effect of unpredictable cash flow

With variable client billing as standard, cash flow can be unpredictable for many professional services businesses. As **payments are fixed** for the duration of the lease period, budgeting and forecasting are more accurate and effective, and as an additional upside the fixed payments also eliminate unexpected variations such as increases in interest rates.

4

Greater financial flexibility

Leasing allows you to preserve your existing bank credit lines without compromising future working capital. If your partnership has plans for further development or will require investment in the short to medium term, this option could be the **ideal solution**.



WHY OFFER A LEASE FINANCE OPTION ON FURNITURE AND FITOUT PROJECTS?

Your customers may not be aware they can lease an interiors project, but it's a cost effective and tax efficient alternative to using cash or bank facilities. Offering customers a lease finance option could help turn more prospects into customers.

Benefits for you:

+ Unlock & upgrade the project

No large up-front payment overcomes budget restrictions and makes additional features affordable.

+ Protect your profit margin

Spreading the cost into monthly repayments means you're less likely to be asked for a reduced price.

+ Quick, easy and saves you time

Securing a lease agreement is **much quicker** than arranging bank facilities, and we do all the paperwork.

+ Fast payment, no bad debt

You will be paid smoothly in line with your payment schedules.

+ Total Solution, tailored finance

Our wide range of funders means we can **tailor finance** for entire projects across most industry sectors.

+ Alternative Finance

There is a huge growth of Alternative Finance as a source of funding in the UK, including leasing as part of non-bank provider options.

Benefits for your Customer:



Maximise cash flow



Fixed payments for accurate forecasting and budgeting



Tax advantages



Existing bank credit lines remain intact



Spread the cost over 3-5 years



To find out more about how we can help your business, contact a member of our team on **01494 783773** today!

🌐 www.plusfinance.co.uk ☎ 01494 783773 ✉ sales@plusfinance.co.uk

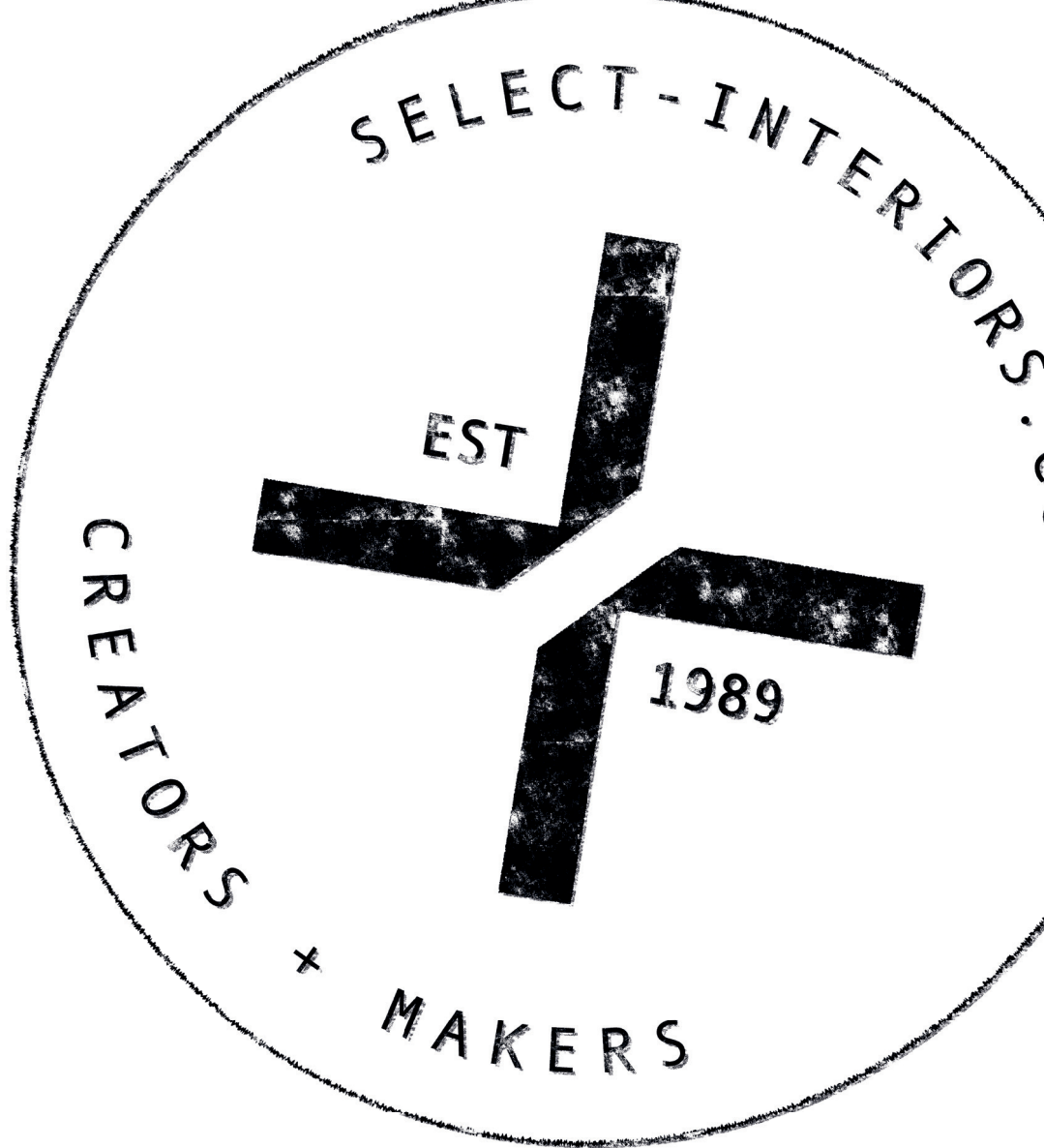
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