



# 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!