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What is Finance Leasing?

In order for your business to grow it is likely that you will need to make a significant investment in a new asset. This could include the purchase of pods, caravans, lodges, vehicles, toilet blocks, ground care equipment or even just an injection of cash to utilise in the business. You are probably looking at the price of your new asset and wondering how you are going to afford the one-off payment required to make your purchase. This is where asset finance can help.

With asset finance packages, hire purchase and leasing, you can breakdown the payment of your assets into monthly bite-sized chunks. This makes the investment much more affordable and has less of an impact on your cash flow.

Financing an asset can be done in a variety of ways – Finance Lease; Hire Purchase; Cash Loan; Secured Loan and the term can be anything from 6-months up to 10-years, depending upon the facility.

Advantages of Leasing:

- ✓ Leasing is simply paying monthly to make use of an asset.
- ✓ You do not need to take out a loan, overdraft or favour from your family to find the cash lump sum you require up front to pay for an asset – you will be able to pay for the asset in affordable monthly repayments.
- ✓ Once the contract is paid off, you will be the owner of the asset*. This means you can later sell the asset for a lump sum.
- ✓ Finance charges for assets are tax deductible which effectively means that the tax man is financing some of the asset for you.
- ✓ If you are not VAT registered, the asset finance is based on the pre VAT price and the VAT is paid on the monthly lease figure.

*Subject to status, terms and conditions apply.

CMF Business Finance - Low rate, fast finance for your business

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