



FINANCE

MAKING YOUR GREAT DESIGNS A REALITY

WITH OUR FINANCE PARTNER
BLUESTONE LEASING



HOW ARE YOU GOING TO PAY?

We know that deciding how you will pay for your project, while managing your organisation's budget, will be top of your priority list. Paying upfront in cash is certainly an option, but an increasing number of organisations are choosing to use asset finance and spreading the cost over time.

Here are some examples of organisations that might choose to use finance to pay for their interiors project and, more importantly, why.



Greg owns a legal firm which has an office in a city centre.

Despite its central location, the office itself was old and tired. His growing team wanted to be able to invite clients to a luxurious and modern office, so it was time for a complete fit-out.



Julie owns a recruitment consultancy which has offices in a business park outside of a town.

The company had recently purchased the office next door and wanted to knock through the walls to create one cohesive and branded space.



Edward started his website design company three years ago from his home.

When the company started making a profit and he was able to take on staff, Edward decided it was time to invest in some more permanent premises.

WHO

WHAT

The company had plenty of cash and could easily afford to pay for the fit out upfront, but instead they chose to pay for it over time with finance.

Julie had the cash to pay for the construction work, but not to finish the interior decoration, or to upgrade the furniture and technology.

Rather than delay the project until she could pay for everything that she wanted to do, Julie chose to finance the entire project.

He found some offices in the ideal location, but the space needed both new technology and a full fit out.

Edward did not have the cash to make any of it happen. While he considered getting a loan from his bank, he decided to use asset finance instead.

WHY

Greg was able to benefit from significant tax savings, keeping hold of his cash for other projects.

Paying for the fit out via a finance lease meant the costs were 100% tax-deductible.

Julie could create her ideal workspace without delay and put cash towards further growth.

A finance solution made it possible for Julie to create the workspace she needed and wanted now without the limitations of budget constraints.

Edward could go ahead with the office fit out and use his cash to promote his business.

By accessing the right specialist funder through a finance broker Edward was able to go ahead with the project, giving his business the platform it needed to continue growing.

THEY ALL ALSO BENEFITTED FROM

MORE CASH IN THE BUSINESS

Spreading the cost over time meant they could keep hold of their cash, providing greater financial security and enabling them to invest in further growth.

FIXED AFFORDABLE PAYMENTS

Affordable and fixed payments including VAT costs throughout the term of their agreements make it easy to manage their budgets and avoids nasty surprise costs in the future, even if interest rates rise.

TOTAL PROJECT FUNDING

Their finance deals were structured to include every part of the project from the construction, including labour, to the new furniture, technology, carpets, air conditioning, and even the paint.

REDUCED FINANCIAL RISK

All are now less reliant on their banks, keeping lines of credit clear and spreading their risk.

FUTUREPROOFED WORKSPACE

Rather than sinking cash into depreciating assets, when their furniture and technology has reached the end of its lifecycle, they can upgrade via a new finance deal avoiding large capital investments at a later date.



THE FINANCE PROCESS

HOW APPLYING FOR FINANCE WORKS

1



We will put you in touch with our finance partner, Bluestone Leasing, who will assign you a dedicated account manager. They will talk you through the finance options available to you based on your interiors projects and what you want to achieve, both now and in the future.

2



Your Bluestone account manager will then put together a bespoke finance solution illustrating what your expected repayments would be, any tax benefits you could receive, and the opportunity cost savings you could make.

3



When they have the financial information they need from you, your Bluestone account manager will approach the right funders for your situation to secure the credit for you. This can take between a few hours and a few days.

4



You will receive a formal offer letter. When you sign it, your funding is secured. We will liaise with Bluestone to get the funding in place so your interiors project can get underway.

5



You will typically start making payments when your project is complete.

COMMON CONCERNS

IS FINANCE RIGHT FOR MY ORGANISATION?

Organisations of every size, across just about every sector, use finance to pay for interiors projects and other assets including public sector, corporate entities, charities, SMEs, partner-led businesses, and new start-ups. In fact, many cash-rich businesses choose to use finance rather than paying in cash because of the tax benefits and budget flexibility it provides.

WHAT INTEREST RATES AM I LIKELY TO PAY?

The interest rates you will pay will vary depending on the lender, your financial situation, and the terms of the agreement itself.

WHAT IF MY ORGANISATION HAS POOR CREDIT?

Having poor credit will not necessarily stop you from being approved for finance. Bluestone Leasing has access to more than 50 lenders, all of which have different funding preferences and credit criteria. Your account manager will know which lenders to approach based on your circumstances.

WHAT IF I CAN'T AFFORD THE REPAYMENTS IN THE FUTURE?

Before you agree to any deal, a your Bluestone account manager will go through your current finances and future plans to ensure that you do not enter into an agreement that could hurt your business in the future.

CAN'T I GET THE SAME FUNDING FROM MY BANK?

Banks do offer asset finance products, but they are limited in what they can offer and you will have a restricted line of credit with them. In addition, banks often want you to put up additional security such as your home, whereas asset finance is usually unsecured.

IS APPLYING FOR FINANCE COMPLICATED?

No, not when you work with a professional finance broker who will structure the best deal for you, guide you through each step, help you with the paperwork, and target your application to the funders most likely to approve it.

HOW LONG DOES IT TAKE TO APPLY FOR FINANCE?

Once your Bluestone account manager has your financial information, a deal could be secured in a matter of hours, but most deals are approved in 5-7 days.

WHICH TYPE OF FINANCE SHOULD I USE?

The most common financial deals for interiors projects are finance leases, but they can include hire purchase or operating lease. The most important point to remember is that there is no one-size-fits-all solution as every organisation and project is different. Your Bluestone account manager will be able to structure a bespoke deal to suit your circumstances.



INTRODUCING BLUESTONE LEASING

OUR TRUSTED FINANCE PARTNER

Our finance partner, Bluestone Leasing, has been arranging finance for interiors projects for over 25 years, so you can rest assured that you will be in safe hands.

"Our ambition is long-term growth of the UK economy, so we are only interested in arranging finance deals that benefit all parties. When used properly, finance provides organisations with the springboard they need to reach new heights, and that enables them, the finance industry and, ultimately, the UK economy, to succeed."

Vineesh Madaan, Managing Director of Bluestone Leasing

INDEPENDENT AND BESPOKE FINANCE SOLUTIONS

While many other finance brokers work on behalf of third party investors (trying to deploy a particular investor's funds), Bluestone Leasing are completely independent. This means you will benefit from impartial guidance and bespoke finance solutions.

ACCESS TO A SPECIALIST FUNDING PANEL

Bluestone Leasing have access to 50+ funders which is the largest panel in the UK. This saves you time and money and means they will be able to find the perfect funder for your organisation and project.

25 YEARS' EXPERIENCE IN INTERIORS PROJECTS

The team at Bluestone have specialised in asset finance for interiors projects for over 25 years, so they have a deep understanding of what it takes to make your ideal workspace a reality through an affordable finance solution.

WHOLE PROJECT FUNDING

Bluestone Leasing can also finance other parts of your project (e.g., labour costs, paint, the dilapidation of old premises) and additional assets such as IT technology, vehicles, air conditioning, software, lighting, audiovisual equipment, printers, and security systems.

TRANSPARENT, HONEST, AND PERSONALISED APPROACH

Bluestone take pride in their consultative approach that puts the needs and unique challenges of your organisation first. By getting to know their clients and building long-term relationships they can provide bespoke finance deals that bring success.

Bluestone Leasing
T: 01924 248 800

Lakeside House, Navigation Court, Wakefield WF2 7BJ
sales@bluestoneleasing.com www.bluestoneleasing.com



**Bluestone
Leasing**
proud business partner of

