

Valued Added Finance Solutions For Furniture

Don't forget you have an alternative to using your capital budget to purchase your furniture and refurbish your office space. PDQ have partnered with Plus Finance to offer cost effective and flexible finance solutions with the following benefits for customers.

The plus points of leasing for customers:

It can be cheaper than paying cash!

If you pay for the furniture and refurbishment of your building from your cashflow, 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. This 100% allowance on payments makes leasing the most tax efficient method of refurbishing a building and can WORK OUT CHEAPER THAN PAYING CASH!

Easier budgeting to suit your cashflow

By spreading the cost over 2,3,4 or 5 years you can budget for one easy fixed cost for the period and payments can be made monthly, quarterly or annually. Plus, you can include all the elements of an office refurbishment such as furniture, partitions, air conditioning, carpeting, cabling and other costs.

Flexibility to add to the lease as necessary

If your requirements change during the period of the lease you can add furniture or any other office equipment to the agreement at any time by making use of a Master Lease agreement.

Conserves capital and preserves existing borrowing power

Other lines of credit from your bank or other finance houses remain intact for other credit needs. In addition, leasing can ease the strain on your working capital and provide finance with no deposit therefore leaving you with more reserves to invest in profit making activities.

Payments come from a revenue budget as opposed to a capital budget

Make the most of your budget by spreading the cost over 3 or 5 years and acquire the solution that meets your needs fully, rather than that which your budget dictates.

For further information please contact one of our consultants on 0800 567 7875 or email info@pdqfurniture.co.uk.