

Office Furniture & Interiors Finance Overview

Focus provide a comprehensive range of financial products to enable the implementation of all aspects of an organisation's office refurbishment including:

Design & space planning

Project management

Office furniture

Partitioning and suspended ceilings

Flooring and blinds

CCTV, alarm systems and access control

Cabling and lighting

Kitchens and tea-points

Decorating

Signage

We offer a bespoke finance solution to suit the needs of your client:

Consultative approach with an understanding of financial implications

All clients considered from start-ups to blue chip

Lease, hire purchase and payment plan

Finance terms from 12 months to 60 months

No deposit required

Various supplier payment requirements accommodated:

Payment following installation

Staged payments throughout project at pre-agreed stages

Payment before delivery

Simple and hassle free process - just provide a copy of your full quotation:

Client's needs established and questions answered

Credit approval within hours and finance agreement emailed same day

Payment released promptly as pre-agreed

Office Furniture & Interiors Finance Benefits

You can only benefit by incorporating finance into your offering:

The Complete Solution

Provide your clients with the complete solution for their fit out and finance. Show them you are striving to meet all of their requirements and prevent the need for them to look elsewhere. Give them the dream office, instead of limiting it to what they think they can afford.

Convert Quotations More Quickly

Order authorisation levels are often reduced enabling your customer to make their decision more quickly.

Increased Order Values

A client may often purchase more expensive or additional items if finance is readily available. Reduce customer resistance and overcome price barriers by offering finance.

Improved Credit Control

You will receive prompt payment of your invoices, eliminating the risk of bad debts and saving time on credit control, or fees on factoring.

A Sales Partnership

Save time and complement your sales effort by taking advantage of the collaborative approach available from Focus. Keep control of the account by working with one trusted finance partner.

By offering finance your client benefits:

Improve Cash-flow

The client's complete requirement can be completed without the need for capital expenditure. They can use the capital for business growth.

Retain Credit Lines

Keep existing banking arrangements, credit lines and cash free for more appropriate uses. Our finance facilities cannot be withdrawn like overdraft facilities.

Simplify Budgeting

Payments are fixed throughout the term of the agreement enabling accurate forecasting. Bank facilities are generally related to interest rates; fine when they are low but can cripple cash-flow when they increase.

Quick Decisions

Unlike many traditional forms of funding, credit decisions can often be provided within hours, or days at most.

Funding of the Complete Project

Focus can provide the expertise to enable the client to fund their complete project from start to finish. Many finance providers only offer leasing, for the moveable elements of a project. Focus will structure a complete finance solution to meet the client's financial and budget requirements.

Office Furniture & Interiors Finance Illustration

Fit Out & Furniture

Solution Cost £20,000.00 plus VAT

focusleasing
equipment finance focused on your needs

Term	Monthly repayment	Flat Rate
2 years	£949.61	6.98%
3 years	£655.96	6.02%
4 years	£509.53	5.57%
5 years	£421.99	5.32%



We can offer both lease rental and hire purchase. The monthly payments are the same for each option, but the VAT and tax treatment, and what happens to the equipment at the end of the agreement differs.

Finance Lease

* VAT is payable on each rental

To keep the equipment - there are different options at the end of the lease term so please contact us for clarification

Accounting - every rental paid can be treated as a business expense for tax purposes

Hire Purchase

* All of the VAT on the cost is payable up front with the deposit

To keep the equipment - an option to purchase fee will be collected with the last payment you make

Accounting - Capital allowance on the equipment cost (as if you had paid cash), and tax relief on the interest payable.

We would always recommend that you seek your accountant's advice as to which method is best suited to your business.

This is likely to depend on the amount you spend on qualifying plant and machinery (not cars) in this financial year. From January 2016, the Annual Investment Allowance (AIA) was set at £200,000, meaning that you can claim 100% first year capital allowances on spends up to £200,000. Therefore if you spend less than this, it is likely that hire purchase would be the best option to accelerate your tax relief.

Focus Leasing

Focus was formed in February 1994. In the last 25 years we have assisted businesses and organisations of all types and size fund their capital equipment requirements.

We have a large portfolio of lenders, offering a wide range of finance facilities, which are not available on a direct basis. We do not focus on a particular asset or business sector, but use our relationships and experience to source the most suitable and competitive facilities to meet our clients' needs.

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