

# Partnering with Colonial Equipment Finance

# SME & Corporate Finance





### Why choose Colonial as your funding partner?

Partnering with Colonial Equipment Finance is exactly that – a partnership.

Our success is down to the strong relationships that we build with our customers, suppliers and funders. It's about the personal touch:

- We understand business to business finance! We know that getting you the right finance arrangement and a speedy, efficient service is crucial. Whether you are financing vehicles, computers, photocopiers, telephone systems, office refits or anything in between we can help.
- You'll have dedicated, experienced internal and external Account Managers –
  people that you will get to know and who will know you
- A member of the team will always answer your call no robots here!
- There is no stone left unturned when it comes finding the right finance solution for your specific needs
- You'll always be kept in the loop we like to keep you informed: by phone, email or post whatever works best for you.







## Benefits of Leasing



#### **Flexibility**

Leasing means that funding growth doesn't have to come at a cost to other parts of your business and it won't have an adverse effect on your cash flow.



#### **Tax Efficiency**

Lease payments may be offset against taxable profits, reducing the net cost of leasing the equipment



#### **Working Capital**

If you buy equipment outright the capital invested becomes tied up in depreciating assets. Leasing allows you to retain cash for other purposes.



#### **Easier Budgeting**

Payments are fixed for the full agreement period and are not affected by inflation or changes in interest rates, simplifying your budgeting process.



#### **Maintains Credit Lines**

Existing credit lines remain intact. As a result, you can acquire the solution you need and have the flexibility to still use your bank's facilities in the future.



#### **No Deposit**

You simply make regular payments throughout the life of the agreement.



#### **Upgrade Opportunities**

You can add to or upgrade your original installation, in many cases by simply extending the length of the lease, this can be achieved without an increase in your monthly or quarterly payments.



#### **Convenience**

Payments can simply be made by direct debit.

