

**First Business Finance (UK) Ltd**

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# Technology finance

Flexible future-proof solutions

Most businesses rent office space or lease cars and this makes sound business sense, so why not apply the same principle to funding technology?

In today's rapidly changing commercial environment, cash is the most valuable asset to any business, so why tie it up in depreciating assets?

**FBF** offers a flexible and convenient rental solution that offers the following benefits:

### Easy and Flexible Upgrading

Our simple yet flexible rental solution agreements enable our customers to keep pace with the ever-improving equipment available. Subject to acceptance by **First Business Finance (UK) Ltd**, we allow our customers to add to, exchange and upgrade the

whole system at any point during the rental term. It is important to ensure that your agreement is flexible, to keep ahead of technological advances\*

### Assists Cash Flow

The rental solution gives you access to the required equipment with minimal up-front payments and spreads the cost over time. You pay for the system with the income it generates, thereby minimising the impact on working capital.

### Bank Lines Unaffected

Our customers can proceed with our rental solution without

having any adverse effect on their traditional bank-borrowing capabilities.

### Tax Efficient

100% of the lease payments may be deducted from taxable profits and so the net cost of leasing the equipment is reduced.\*\*

### Flexible Payment Terms

Choose the payment term that best suits your budgets and cash-flow forecasts: there are options from 2-7 years.



\*Subject to credit approval.

\*\* All references to taxation, VAT and accounting treatment are subject to confirmation by your professional advisers