



BLUESTONE: YOUR FINANCE PARTNER

**HIGH QUALITY OFFICE FURNITURE
FROM SILVERMANS OFFICE
FURNITURE**



bluestone



WHY FINANCE?

KEEP MORE CASH IN YOUR ORGANISATION

Spreading the cost of your office furniture over time enables you to hold of your working capital rather than sinking it into depreciating assets, providing greater financial security and enabling you to invest in further growth.

TAX BENEFITS

Profitable, private companies often stand to unlock significant tax savings compared to using capital. Although some tax relief can be claimed when using capital, Bluestone can tailor a finance a facility that is not only 100% tax deductible, but also covers the full project costs including fees, delivery, installation and other intangibles.

FIXED AFFORDABLE PAYMENTS

Affordable and fixed payments throughout the term of your agreement make it easy to manage your budgets and avoid nasty surprise costs in the future, even if interest rates rise.

TURNKEY SOLUTION

Finance can be tailored to cover the costs of VAT, installation, maintenance, support and consultancy services as well as the assets themselves. This makes budgeting a simple and easy process.

REDUCED FINANCIAL RISK

Reduce your reliance on your bank and keep lines of credit clear, spreading your risk.

FUTUREPROOF YOUR ORGANISATION

When your assets have reached the end of their lifecycle, you can upgrade via a new finance deal, ensuring your organisation always has what it needs to succeed while avoiding large capital investments at a later date.





“Bluestone were fantastically good. I decided I needed their help while on holiday abroad. I made the phone call and everything happened. Bluestone made financing the move easy.”

DAVID GOLDBERG QC, GRAYS INN TAX CHAMBERS

"Bluestone have been a supportive and communicative company, taking the time to understand our needs. That approach has enabled us to achieve the amazing results that we have!"

PETE WHITTARD, BUSINESS DEVELOPMENT DIRECTOR, ICMP

“Bluestone understood exactly how to deal with our challenges and were professional, courteous, and consistently kept us up to date with progress. We look forward to working with them again in the future.”

DYLAN DAVIES, EUROPEAN FINANCE DIRECTOR, VIBRANT MEDIA



THE FINANCE PROCESS

HOW APPLYING FOR FINANCE WORKS

1



We will put you in touch with our finance partner, Bluestone, who will assign you a dedicated account manager to explain finance options available to you. This can include what you want to achieve now and in the future.

2



Your Bluestone account manager will then create 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, Bluestone will approach the right funders for your situation to secure the funding 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 project can get underway.

5



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

FAQS

IS FINANCE RIGHT FOR MY ORGANISATION?

Organisations of every size, across just about every sector, use finance to pay for pharmaceutical equipment 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 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 finance, 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 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 offer additional security e.g., 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 solution 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, finance 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 finance solutions for commercial organisations 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 solution for your circumstances.





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“Yes, we’re a commercial finance brokerage, but, really, what we do is about people.”

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

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 is completely independent. This means you will benefit from impartial guidance and bespoke finance solutions.

25 YEARS’ EXPERIENCE IN COMMERCIAL FINANCE

The team at Bluestone have provided bespoke commercial finance for over 25 years, so they have a deep understanding of what it takes to make your vision and goals a reality through an affordable finance solution.

ACCESS TO A SPECIALIST FUNDING PANEL

Bluestone has access to 50+ funders which is one of the largest panels 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.

WHOLE PROJECT FUNDING

Bluestone can also finance other parts of your project and additional assets such as IT technology, vehicles, air conditioning, software, lighting, AV equipment, printers, security systems, and more.

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 that brings success.

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Bluestone, Bluestone Leasing, Bluestone Vehicles and AssetSecure are trading styles of Bluestone Leasing Limited, we are incorporated in England and Wales with registered no. 02519389 and registered office at Lakeside House, Navigation Court, Wakefield WF2 7BJ. ICO Data Protection Registration no. Z6897676. We are authorised and regulated by the Financial Conduct Authority with registration no. FRN: 663701. We act as a credit broker for regulated / non-regulated activities, a lender for non-regulated transactions and an insurance intermediary, meaning we arrange insurance policies on behalf of insurers. Our Company Policies can be found <https://www.bluestone.app/policies> which includes but not limited to Privacy Policy, Fair Processing Notice (FPN) and Complaints Procedure.