

case studies

for clients of

corporate+medical finance limited

A CMF lease allows your organisation to acquire the goods and services it needs, when it needs them, without using precious cash reserves or traditional borrowing. The concept is simple and very effective. CMF arrange to buy the goods on your behalf, including all associated costs and then you rent them from us for a pre agreed term. There are compelling reasons why 'renting' is preferable to other solutions and they will vary depending on your organisation.

The examples below are based on direct feedback from our own clients:

● **PLC company:**

A new I.T. installation was vital for our client to remain competitive. The directors appreciated that the nature of the goods, namely hardware, software and support services, represented a poor cash investment due to sharp depreciation. Several hundred thousand pounds worth of investment today would be worth little or nothing in 3 or 4 years time, diluting Shareholder return and ultimately the value of the Company.

Key benefits of using CMF were;

Protection of balance sheet and company value, preservation of cash reserves and 100% tax relief on the rental payments.

● **Charitable trust:**

Refurbishment of this charity's high street shops was necessary to maintain income. They had plenty of capital to pay for the project but most of their premises were leased and using cash reserves to buy fixtures and fittings was not appealing.

Key benefits of using CMF were;

It was calculated that cash reserves would generate a better return for the charity by being used elsewhere. Depreciation avoidance was also a major factor.

● **Borough Council:**

Acquisition of security equipment was urgently required to address problems at several schools within the borough. Authority to buy via Capital Expenditure budget would have taken significant time and effort to arrange.

Key benefits of using CMF were;

The school has discretion over how to spend their annual revenue budget and our payments are drawn directly from those funds. As a result, an authorised signatory from the School was able to commit to our Rental Contract and get the security system installed swiftly.

● **Sole trader business:**

This Private health Clinic was growing rapidly and needed to fund some new medical equipment. The equipment value was equivalent to roughly half of the annual turnover of the business and was of a highly specialised nature. These factors combined with an outstanding overdraft and loan secured when they commenced trading ruled out using their own bankers.

Key benefits of using CMF were;

We tailored repayments to reduce the cash flow impact of the new equipment and ensured it was affordable from day one. The client had no need to negotiate with reluctant bankers over increasing existing credit line and no need to re-mortgage his home or take out personal borrowings.

Call **today** to discuss your plans on **01928 739 712**

For further information visit our website

www.leaseandsave.com

funding solutions powered by

corporate+medical finance limited

Terms & conditions apply. E. & O.E.

All information subject to status, terms and conditions: full details available upon request. Consult your accountant for verification regarding tax relief. E. & O.E.