



## Finance content for interior partner websites

If you want to offer a finance option to your customers, making it easier for them to see what you have to offer is a good starting point. A great way to start to raise awareness is to include a section on your website and make it visible enough that your customers, and your potential customers, don't have to hunt for it.

What should it cover?

There are some basics you should always have and some options too.

### Core Content

- Flag that you have a finance offer which is easy to spot and navigate to/through
- Set out the benefits to your customer available when considering a finance option
- Set out your relationship with us here at Bluestone and what we bring to the relationship
- Link to Bluestone Leasing website
- Calls to action

### Optional Content

- We can provide you with a calculator tool for your site which will allow a customer to input their details and get a finance quote in seconds. This can be a great way of keeping browsers on your site and generating interest although it should be noted figures will be entirely indicative.
- Consider providing an incentive to customers to look at finance (even a simple prize draw can work well).
- If there is any pricing on your site (mainly furniture/equipment-led), ensure that a finance option and pricing is listed too.
- Case studies work really well – consider any lease deals you have done and if they can be used on the site.

Below you will find the 'modular' content for each section above which you can use and tailor for your own site.

### INTRODUCTORY CONTENT

A key question when considering furniture and fit out projects is how best to fund the solution?

Increasingly the notion of paying in full upfront is being challenged. This is especially true when one considers the fact that all furniture and fit out projects only return value over time and inevitably depreciate throughout.

Although for some budget constraints will be a factor in the decision, for most it is more about how they deploy capital/budget most effectively. Within the Public Sector, leasing is becoming a powerful tool to overcome increasing budget constraints.

## WHY USE FINANCE?

It is worth considering some important facts about leasing before you take the plunge into your next investment.

### Tax Benefits

It's not as complicated as you might think. Unlike cash, a lease unlocks 100% tax relief (on both capital and interest) and for many customers can make a huge difference. We can help you too – our lease versus cash illustrations make everything crystal clear and we can tailor these specifically to your business.

### Opportunity Cost

Sinking your capital into ultimately depreciating assets isn't a great way to make that cash work for you. Finance lets you keep the cash so you can utilise it where it can make a difference.

### Match Costs to Return

With cash, ultimately you pay upfront and in full for investments which only return value over time. Why not simply spread your costs in line with your return?

### Low, fixed costs

With rates fixed throughout the term, budgeting and planning are made simple.

### Spread the VAT cost

VAT is paid in instalments rather than a lump sum upfront (excluding Hire/Lease Purchase agreements)

### Lifecycle Management

Never again face spikey capital investment requirements, often when you have not budgeted for them. Spreading the costs lets you plan for the future, avoid equipment redundancy and take control of future investments.

### Too Many Eggs

Over reliance on your primary funder is never a great strategy. Accessing specialist funders increases your available credit lines and reduces your risk.

### 360 Degree Solutions

Many new customers don't realise that we can wrap all your project costs into one finance package and cover all your expenditure including non-asset based elements such as labour, fees and delivery.

BLUESTONE LEASING

[www.bluestoneleasing.com](http://www.bluestoneleasing.com)

It's all about the service – Bluestone Leasing is modelled around providing unparalleled quality to you, the customer, and delivering excellence in everything they do. Record growth and industry awards reflect the passion they have to be best in class. Here is why so many choose Bluestone Leasing.

#### Safe Hands

They have been working with customers like you since the mid-1990s. Today over 12,000 organisations have used their services and often those relationships go back many years.

#### Funding Panel

With over 35 specialist funders in their panel, the majority of which are not accessible directly in the UK, you can be assured that working with Bluestone gives you a comprehensive understanding of what the market has to offer.

#### Competitive Rates

Bluestone secure the very best commercial terms for every project they handle and make sure you get the best deal out there.

#### Size Doesn't Matter

Bluestone Leasing happily fund projects from £500 upwards with their largest projects in excess of £10 million.

#### Sector Expertise

Bluestone operate in both the private and public sectors and have fully compliant funding for the latter.

#### Computer says "Yes"!

With their expertise and huge funding panel, Bluestone Leasing are proud of their 90% acceptance rates. They are known for going the extra mile to make sure that you get the decision you need.

#### Speedy Decisions

Unlike traditional banks, Bluestone move fast. Credit decisions can take minutes in some cases whilst for more complicated underwriting, they manage the whole process for you.

#### Independent Expertise

The Bluestone team are the most experienced, professional people in the industry and are on hand to make everything simple. From helping you choose the right product to handling the documentation, they take the pain away at every step.



POWERFUL QUOTATION

“I purchase appreciating assets and rent depreciating assets”

John Paul Getty

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If you would like any further information or support in putting a section on your website around finance, please contact Steve Russell, Sales Director, on 01924 248800 or email him at [steve.russell@bluestoneleasing.com](mailto:steve.russell@bluestoneleasing.com)