

# MONEY MAKES THE WORLD GO AROUND

Let's help you with your finance – well, at least let Katie Dowse of KD Finance help you.

**F**inance is an issue where readers are always asking us for information. It is an area where you really do need to get independent, expert advice.

Now, a great friend of Print Solutions has formed a new company that will help you to sort out your financial issues.

Katie Dowse's finance brokerage – KD Finance – is working with the print industry to help with funding for all print equipment and related products.

Katie has some 25 years experience in finance (and also lots of experience of working in, and with, print). This gives her the knowledge and funding base to help arrange the right finance package for businesses whether that be via the supplier or direct to end user.

Katie will also be helping Print Solutions from time to time to make finance more understandable for you, dear readers, and to provide answers to questions that you may have come across.

So, if you are unsure whether to buy or lease your equipment, here is some advice that outlines the benefits of leasing.

## LEASE OF LIFE

There are several types of lease agreements available, and their suitability will depend on a number of factors, including the type of equipment or asset required, the risk of ownership and liability, and what happens to the

equipment at the end of the lease period.

A finance lease for most businesses is a tax efficient way of acquiring the right equipment to run your company.

The benefits and financial opportunities include the following:

- Leasing allows you to obtain the equipment that you need rather than the equipment that matches your capital budget.
  - Leasing can sometimes mean that you pay no deposit – just the first payment in advance, but if you have a cash deposit that you wish to spend then mix and match.
  - Leasing preserves existing lines of credit, so that these are available for more effective use elsewhere in your business.
  - Lease rentals are a fully tax deductible expense providing a tax efficient means of obtaining new equipment.
- How much tax your business is paying will depend on your savings, this can be calculated easily if you know your tax payable.
- A fixed leasing commitment provides easier budgeting, assists forward planning and protects cash flow. Bank loans may seem cheaper but are changeable depending on market conditions.

- Leasing means you do not have to wait months or years to recover your capital investment, as increased income and efficiency from your new equipment may pay your lease payments and reduce costs.
- Leasing provides you with the benefit of flexibility for future equipment upgrades to match the changing needs of your business.
- Leasing offers a cost efficient path to continual technological advancement.
- Leasing means that you do not bear the burden of ownership and disposal of equipment if you don't wish to. Title arrangements are available giving you the best of both worlds. **PS**

If you need more help with finance, contact Katie at [katie@kdfinance.co.uk](mailto:katie@kdfinance.co.uk) or see [www.kdfinance.co.uk](http://www.kdfinance.co.uk)

