

COMMERCIAL FINANCE SOLUTIONS (HB) LTD

Solution, a solution is a product, service, or combination of both which is said to solve a business or consumer's problem

You know your business needs a new vehicle or equipment, but you think you can't afford it?
Think Again.

All business, large or small, have some requirement for vehicles, equipment or other assets in order to operate. Decisions on when and how to fund the acquisition of these assets directly impacts on cash flow, financial performance and financial position.

There can be considerable benefits to cash flow by having finance and lease solutions tailored to meet specific requirements of your business and the type of assets being acquired.

It is possible to spread the acquisition cost of an asset over its expected operational lifespan or to only pay for the proportion of "useful life" that the asset will be employed for. As an example, a vehicle which will be retained for 3 years has a much longer useful life; by leasing the vehicle it is possible to pay only for the value of the vehicle proportional to the period of use (in simple terms the difference between the purchase price of the vehicle and its value after 3 years, plus funding costs).

Does your business need more working capital to be able to grow?

Cash flow is the life blood of your business and if you have cash tied up in existing assets, or are looking at using cash reserves to pay for new assets, you might be better off financing or leasing. That means you'll have funds available for working capital. Just ask yourself, what additional revenue could be generated if my cash reserves were used to increase production or purchase more inventory.

Do you want to reduce the overall cost of financing new assets? Did you know you could take advantage of tax benefits, which can significantly reduce the true net cost of financing asset acquisition?

If you use cash reserves to purchase assets outright, the only deductible items will be the GST component and depreciation. Depending on the type of finance or lease, credit costs or even the lease payment itself could be deductible expense and the tax benefits should be taken into account so you can work out the true cost to the business of financing asset acquisition.

We are finance and leasing experts so you don't have to be.

Don't be confused by the industry terms like "Operating Lease", "Conditional Purchase Agreements", or "Security Agreements". Simply talk to us about what you want to add to your business and we'll come up with a solution that's easy to understand, will be better for your cash flow and be less hassle than most other finance companies.

6 ways we can help you save time and money when it comes to financing.

1 We are finance professionals with over 22 years industry experience, which means that you receive quality advice. We make sure that we understand your business and what the vehicle will be used for so that we can recommend the most beneficial lease or finance solution for you.

2 The lease or finance option selected can be further tailored to your specific requirements due to our flexibility of term and repayment structure.

3 We explain the tax implications of the different finance & lease options so that you can choose the most tax effective option.

4 You can get a great deal and save time and effort when we source new vehicles for you.

5 You tap into our established network of quality service providers, experts in their specialized fields, ensuring you get a high level of service.

6 Our professional operation and efficient processes ensure that applications, approvals and completion of documentation progress quickly and with little fuss.

7 We have access to a number of lenders to suit your requirements.

Call Nigel now on 835 1356 or 021 472 175 to arrange an appointment to discover how we can save your business time and money.

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Agents for Allied Nationwide Finance Ltd