



Who can benefit from a Bluestone Leasing Retail & Catering Lease?

Any organisation looking to invest in catering, refrigeration or retail equipment

What is the minimum order value?

£1000 + VAT

What is the maximum order value?

There is no maximum

What is the length of the Lease?

Typically three to five years but it can be anything from one to seven years

Is a deposit required?

1 to 6 months rental dependent on the type and length of the lease

Can the whole package be financed?

Yes, in fact we specialise in covering all aspects of your shop-fit, fit-out, refurbishment or new build project. For example this can include catering equipment, display counters, signage, retail furniture, storage, seating, demountable partitioning, cabling, lighting, air conditioning, flooring, ceilings, blinds, refurbishment costs, alarm and security systems.

What is the treatment of VAT?

Lease rental - VAT paid with rentals
Lease purchase - VAT payable upfront with first rental

What are the payment patterns?

Monthly, quarterly, annually, bi-annually – you can choose the most suitable.

How can I make payments?

Direct debit or, in some cases, invoice

Is it possible to upgrade the equipment during the term of the lease?

Yes – an upgrade option is available

What are the options at the end of the lease?

- Keep the equipment permanently for a nominal fee
- Return the equipment
- Carry on with a peppercorn rental

Leasing can work out more cost effective than paying with cash

If you currently pay for your equipment and fit out requirements from your cash flow, you will be missing out on the significant tax benefits available through leasing. Simply put, leasing allows you to offset all of the capital and interest payments against your corporation tax. This is the only form of borrowing where this is possible, and as such makes it the most tax efficient method of paying for your capital equipment and project expenditure.

Inflation Proof

Lease rental payments are fixed from the outset and are therefore inflation proof, which enables you to precisely calculate, and budget for future costs.