



Working In Partnership

FEA Webinar:
Exploring the Leasing Option





Academy Leasing and 1pm PLC

- Part of AIM listed PLC
- Over 200 employees across 7 UK sites
- The wider group
- Well respected funder and broker
- 30 years trading
- Quick decisions
- Dedicated account manager and sales support





Benefits of finance

- Spread payments over the working life of the equipment
- Flexible payments tailored to customers needs
- Capital budget can be directed to other projects
- Transfer of ownership
- Preserve existing lines of credit with the bank
- Taxable benefits
- Flexible end of lease options



Types of finance

Finance Lease

- Option to own
- Spread the VAT
- Low upfront cost
- Tax benefits

Hire Purchase

- Guaranteed ownership
- Deposit required
- Tax deductible under annual investment allowance £1m

Operating Lease

- True rental
- Spread the VAT
- Tax benefits
- Off balance sheet
- Primarily used for LEA schools
- No option to own



Impact of Covid and how we are assisting suppliers.

- Covid 19 has challenged every sector particularly hospitality and catering
- Lenders are more cautious some even pulling about of catering sector completely.
- Academy's own book still open for business
- Low payment starts for customers (examples below)

Cost	Term	First 3 Rentals	Subsequent Rentals
£10,000.00 +VAT	1+35 (3 years)	£64.23 +VAT	£367.26 +VAT

Cost	Term	First 6 Rentals	Subsequent Rentals
£10,000.00 +VAT	1+35 (3 years)	£171.00 +VAT	£376.21 +VAT



Thanks for listening! Contact Details

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