

# Workstation Finance



## Leasing

Few things in business seem to change as frequently as technology. Continually investing in new Computer Workstations or Rendering Systems may help to grow your business and improve its efficiency but at what cost to your business?

As a depreciating asset it just doesn't pay to tie up valuable working capital, which could be put to more profitable uses. Who wants to spend cash on equipment or software that could soon be obsolete?

By Financing your technology investment you no longer need to own fast-depreciating technology assets, or justify the expense or the risk of buying them outright. In fact, leasing technology is a fast, flexible and tax-efficient way to obtain the latest technology you need, when you want it.

## We offer

- Finance from a wide range of lenders at very competitive rates
- Impartial, independent advice from experienced commercial finance experts
- Time saving in researching the right method of finance and processing your application
- Ongoing partnership, advice and support to truly enhance your business

## The result

You'll benefit from a flexible technology finance solution that frees up cash flow and makes the most of your Workstation/Rendering investment while making the potentially high cost of fast-depreciating assets a thing of the past.

Workstation Specialists finance provides you with the flexibility and financial certainty; effectively freeing up your cash and resources to use elsewhere in your business.

By turning to finance as your preferred purchasing method, you'll be freeing up valuable working capital for other areas of your business that cannot be leased, (such as payroll). In essence, by financing your technology investment you can benefit from a dedicated technology credit line; allowing you to implement the latest technologies today and upgrade whenever you need to without putting a strain on your resources.

# Total Flexibility

## Technology refresh

The Workstation, Rendering and General Information Technology needs within an Engineering or Creative business environment are constantly changing, and future demands are very hard to predict. Increasing constraints on budgets also mean that financial resources need to be stretched even further.

As a result, businesses have to find new ways to get the most out of their budgets. A leasing programme from Workstation Specialists provides a tax efficient, flexible approach to financing your entire Workstation/Rendering system requirements. This enables you to maintain, upgrade and build on your existing resources. Your agreement is totally flexible and can be tailored to suit your specific budget profile. At any time during your technology finance agreement, you can expand and take on more equipment without actually increasing your repayments.

## The latest workstation & rendering technology at no additional cost to your business

A lease with Workstation Specialists allows you to accurately budget your expenditure on Information Technology. Since the payment remains constant throughout; and the fact that the equipment can be upgraded at any point, your business can always be equipped with the very latest technology with little or no increase in your monthly payments.

## How does Technology Refresh work?

Technology Refresh looks at the number of payments you have made under your current agreement and provides an "available spend figure" so you can acquire further equipment and pay the same monthly or quarterly amount by refreshing your current contract over a new term.

Quarters Paid	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
36 Months %	0	10	17	24	32	40	48	57	66	75	85	-	-	-	-	-	-	-	-
48 Months %	0	6	10	15	20	25	30	36	42	48	55	63	72	81	90	-	-	-	-
60 Months %	0	3	6	9	12	16	20	25	29	32	38	44	50	55	61	67	73	80	89

\*All figures quoted for illustration/example purposes only E&OE

## Technology Refresh Calculator

The table illustrates the upgrade allowance that can be used to add equipment and services to an existing agreement throughout the life of the contract.

Say your original agreement for Workstation/Rendering equipment valued at £16,500 with quarterly payments of £1,716 over 3 years.

Two years later, you need to expand the system. At this stage in the term of the original agreement the technology refresh allowance is 57% which equates to £9,405 of new equipment.

Therefore, your business can acquire an extra £9,405 of new equipment without increasing the current rental.

**For further information about financing your next workstation/rendering system investment with WS, or for a bespoke quotation for a solution that perfectly fits your own requirements; please feel free to contact our finance team on 01332 280 380 or e-mail, [finance@wksmail.com](mailto:finance@wksmail.com)**