

FINANCE FOR YOUR ORGANISATION

Specialist Surface
Analysis & Materials
Testing Instruments
for your Organisation




With our finance partner



How are you Going to Pay?

We know that deciding how you will pay for your project, while managing your organisation's budget, will be top of your priority list. Paying upfront in cash is certainly an option, but an increasing number of organisations are choosing to use asset finance and spreading the cost over time.

Here are some examples of organisations that might choose to use finance to pay for their analysis and testing instruments and, more importantly, why.

WHO	 <p>Dr. Thompson oversees a cutting-edge medical laboratory specialising in surface analysis equipment. Despite its prime location, the lab's equipment was outdated.</p>	 <p>Dr. Rodriguez heads a forward-looking research laboratory aiming to acquire cutting-edge surface analysis equipment.</p>	 <p>Dr. Anderson leads a progressive research laboratory aiming to acquire advanced surface analysis equipment for precise environmental isolation. The lab is exploring cutting-edge isolation platforms and enclosures to optimise the performance of their sensitive imaging and analysis tools.</p>
WHAT	<p>The expanding research team aspired to showcase their work in a state-of-the-art facility, prompting the need for financing to acquire advanced surface analysis tools.</p>	<p>In collaboration with a leading manufacturer, the lab is eyeing a state-of-the-art surface analysis system tailored for intricate biomedical studies. While the lab has the funds for the equipment, it faces budget constraints when it comes to the comprehensive setup.</p>	<p>Despite having the funds for the laboratory space, Dr. Anderson faced budget constraints when it came to outfitting the facility with the latest technology and ensuring proper environmental isolation. Instead of seeking a traditional bank loan, he opted for asset finance.</p>
WHY	<p>While the lab could have easily afforded an upfront purchase, they chose to finance the equipment to transform their workspace. Not only did it modernise the lab, but the financing also brought significant tax benefits, enabling the lab to allocate funds strategically for ongoing projects.</p>	<p>Driven by the urgency to enhance their research capabilities, the lab decided to finance the entire project. This strategic move allows them to swiftly create an advanced research environment without waiting to accumulate funds for interior decoration, furniture, and technology upgrades.</p>	<p>By connecting with a specialised funder through a finance broker, the lab secured the necessary resources, providing the ideal platform for scientific advancements and continued growth.</p>

Additional Benefits

✓ More cash in the business

Spreading the cost over time meant they could keep hold of their cash, providing greater financial security and enabling them to invest in further growth.

✓ Fixed affordable payments

Affordable and fixed payments including VAT costs throughout the term of their agreements make it easy to manage their budgets and avoids nasty surprise costs in the future, even if interest rates rise.

✓ Total project funding


Their finance deals were structured to include every part of the project from the installation services, software and IT integration, calibration, infrastructure upgrades, consumables to safety measures.

✓ Reduced financial risk

All are now less reliant on their banks, keeping lines of credit clear and spreading their risk.

✓ Futureproofed workspace

Rather than sinking cash into depreciating assets, when their technology has reached the end of its lifecycle, they can upgrade via a new finance deal avoiding large capital investments at a later date.



Our finance partner, Bluestone, has been arranging finance for projects for over 25 years, so you can rest assured that you will be in safe hands.

The Finance Process

How applying for finance works:

1



Introduction Meeting

We will put you in touch with our finance partner, Bluestone, who will assign you a dedicated account manager. They will talk you through the finance options available to you based on your technology projects and what you want to achieve, both now and in the future.

2



Bespoke Solution

Your Bluestone account manager will then put together a bespoke finance solution illustrating what your expected repayments would be, any tax benefits you could receive, and the opportunity cost savings you could make.

3



Securing Funding

When they have the financial information they need from you, your Bluestone account manager will approach the right funders for your situation to secure the credit for you. This can take between a few hours and a few days.

4



Formal Offer

You will receive a formal offer letter. When you sign it, your funding is secured. We will liaise with Bluestone to get the funding in place so your project can get underway.

5



Payments

You will typically start making payments when your project is complete.

Common Concerns

Is finance right for my organisation?

Organisations of every size, across just about every sector, use finance to pay for technology projects and other assets including public sector, corporate entities, charities, SMEs, partner-led businesses, and new start-ups. In fact, many cash-rich businesses choose to use finance rather than paying in cash because of the tax benefits and budget flexibility it provides.

What interest rates am I likely to pay?

The interest rates you will pay will vary depending on the lender, your financial situation, and the terms of the agreement itself.

What if my organisation has poor credit?

Having poor credit will not necessarily stop you from being approved for finance. Bluestone has access to more than 50 lenders, all of which have different funding preferences and credit criteria. Your account manager will know which lenders to approach based on your circumstances.

What if I can't afford the repayments in the future?

Before you agree to any deal, your Bluestone account manager will go through your current finances and future plans to ensure that you do not enter into an agreement that could hurt your institution in the future.

Can't I get the same funding from my bank?

Banks do offer asset finance products, but they are limited in what they can offer and you will have a restricted line of credit with them. In addition, banks often want you to put up additional security such as your home, whereas asset finance is usually unsecured.

Is applying for finance complicated?

No, not when you work with a professional finance broker who will structure the best deal for you, guide you through each step, help you with the paperwork, and target your application to the funders most likely to approve it.

How long does it take to apply for finance?

Once your Bluestone account manager has your financial information, a deal could be secured in a matter of hours, but most deals are approved in 5-7 days.

Which type of finance should I use?

The most common financial deals for technology projects are finance leases, but they can include hire purchase or operating lease. The most important point to remember is that there is no one-size-fits-all solution as every project is different. Your Bluestone account manager will be able to structure a bespoke deal to suit your circumstances.



Introducing Bluestone

Our Trusted Finance Partner

Our finance partner, Bluestone, has been arranging finance for projects for over 25 years, so you can rest assured that you will be in safe hands.

“Our ambition is long-term growth of the UK economy, so we are only interested in arranging finance deals that benefit all parties. When used properly, finance provides organisations with the springboard they need to reach new heights, and that enables them, the finance industry and, ultimately, the UK economy, to succeed.”

Vineesh Madaan, Managing Director of Bluestone

Independent & Bespoke Finance Solutions

While many other finance brokers work on behalf of third party investors (trying to deploy a particular investor's funds), Bluestone is completely independent. This means you will benefit from impartial guidance and bespoke finance solutions.

25 Years Experience

The team at Bluestone have specialised in asset finance projects for over 25 years, so they have a deep understanding of what it takes to make your project goals a reality through an affordable finance solution.

Access to a Specialist Funding Panel

Bluestone has access to 50+ funders which is the largest panel in the UK. This saves you time and money and means they will be able to find the perfect funder for your project.

Whole Project Funding

Bluestone can also finance other parts of your project e.g., installation services, software and IT integration, calibration, infrastructure upgrades, consumables and safety measures.

Transparent, Honest & Personalised Approach

Bluestone take pride in their consultative approach that puts the needs and unique challenges of your educational institution first. By getting to know their clients and building long-term relationships they can provide bespoke finance deals that bring success.



Call +44 (0)1354 669899
www.cntech.co.uk

CN Technical Services Ltd
Unit 7 Foster Business Park
Bolness Road
Wisbech
Cambridgeshire
PE13 2XQ
UK



Call +44 (0)1924 248 800
www.bluestoneleasing.com

Lakeside House
Navigation Court
Wakefield
WF2 7BJ
UK

Bluestone Leasing Limited (registered in England & Wales no. 02519389 and registered office at Lakeside House, Navigation Court, Wakefield WF2 7BJ) is authorised and regulated by the Financial Conduct Authority FRN no. 663701. Bluestone Leasing Limited are a credit broker and a lender of non-regulated transactions. ICO Data Protection Registration no is Z6897676 © copyright Bluestone Leasing Ltd. Finance is arranged subject to status and terms and conditions.