

**TREVOR BLAKE
FIT OUT**

IN
PARTNERSHIP
WITH



Your Finance Quote

**You Focus On What
You're Good At,**

**We'll Focus On
The Finance.**

✉ **Email**

info@originfinance.co.uk

☎ **Telephone**

01604 926 226

🌐 **Website**

www.originfinance.co.uk



Hi,

I work in partnership with Trevor Blake Fit Out, looking after the funding requirements of their customers.

Enclosed in this pack, you will find finance quotations over three and five years for both Finance Lease and Hire Purchase. Other options and terms are available, please contact me for more details.

I have also included some useful links and a step-by-step process to getting funds released.

If you need any further information or have any questions, please do not hesitate to get in touch. I am the Account Manager for Trevor Blake Fit Out and I will be your point of contact moving forwards.

Alex Ranscombe
Account Manager

alex@originfinance.co.uk
07784 359 390
01604 926 226

Here's what our customers have to say:

Over 90% of my customers use Origin Finance to source their finance for Pharmacy refits. Never have I had any complaints about their service and commitment. I would highly recommend them to anybody!

Malcolm Harris, Excel Installations Ltd



I have found [Origin] to be very professional and friendly, the way they have dealt with finding solutions to help me going forward with the business will benefit us now and in the future.

Jaspal Viridi, Black Lake Kitchens Limited



Saved the day, got us the funding we needed with zero hassle, and found us the most competitive rates. I would highly recommend Origin finance.

James Peacock, Peacock Computers Lymington Limited



5.0 ★★★★★



Rated 'Excellent' by our customers

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Finance Lease Option

Prepared By: Trevor Blake Fit Out
Date: 28 Jun 2024
Reference: 772835836

Please find below indicative figures based on a Finance Lease agreement, over three and five years. Should you require further information or amendments, please come back to us.

Discover more about the finance products we offer by visiting www.originfinance.co.uk

SUMMARY

Customer Name: Example

FINANCE DETAILS

Finance Period	3 Years	5 Years
Cost excl VAT	£100,000.00	£100,000.00
VAT	£20,000.00	£20,000.00
Deposit	£0.00 + VAT	£0.00 + VAT
Amount to Finance	£100,000.00 + VAT	£100,000.00 + VAT
Rentals	36 x £3,305.26 + VAT	60 x £2,167.04 + VAT
Tax Relief @ 25%	£29,747.34	£32,505.60
Net Cost of Finance	£89,242.02	£97,516.80
Documentation Fee	£150.00 + VAT	£150.00 + VAT

Hire Purchase Option

Prepared By: Trevor Blake Fit Out
Date: 28 Jun 2024
Reference: 772835836

Please find below indicative figures based on a Hire Purchase agreement, over three and five years. Should you require further information or amendments, please come back to us.

Discover more about the finance products we offer by visiting www.originfinance.co.uk

SUMMARY

Customer Name: Example

FINANCE DETAILS

Finance Period	3 Years	5 Years
Cost excl VAT	£100,000.00	£100,000.00
i) Deposit	£0.00	£0.00
ii) Net VAT, paid upfront*	£20,000.00	£20,000.00
Total Initial Payment, sum of i) through to (ii)	£20,000.00	£20,000.00
Amount to Finance	£100,000.00	£100,000.00
Repayments	36 x £3,305.26	60 x £2,167.04
Documentation Fee	£150.00	£150.00
Option to Purchase Fee	£150.00	£150.00

*Please note, VAT deferrals are available on application

Our Process



CONTACT

Contact us to discuss your current or upcoming finance requirements.



APPLICATION

Requirement is reviewed by an underwriter and a decision is issued in as little as **30 minutes**.



APPROVAL

Once approved we will prepare the finance paperwork **ready for you** to sign.



ACTIVATION

Finance agreement is activated and funds are released. **It's that easy!**

Clickable Products



Recovery Loan Scheme



Fit Out Finance



Business Loans



Commercial Vehicles



Equipment Finance



Private Vehicles



Franchise Finance



Invoice Finance



Professions Loans



Plant & Machinery



New-Start Finance



Refinance

Key Features

- Spread the cost of acquiring an asset over typically 2 to 7 years by paying only an initial deposit which can typically be as low as 5% of the net asset cost plus all of the VAT.
- All of your repayments remain fixed throughout the finance term.
- Repayments can be monthly, quarterly, annual or seasonal based upon the specific requirements of the customer.
- Ownership of the asset transfers to the customer upon making the final repayment which also includes an option to purchase fee.

Key Benefits

- Low deposits preserve valuable cash resources.
- All of the costs of the finance are known at the outset to assist with budgeting and cashflow.
- If utilising a balloon to defer some of the capital to the end of the agreement you will make lower monthly repayments than for a standard HP deal.

CREDIT BROKER SERVICES DISCLOSURE

Broker Authorisation

Origin Business Finance Ltd is an Appointed Representative of AFS Compliance Limited which is authorised and regulated by the Financial Conduct Authority (FCA) firm number 625035 and is authorised to carry out credit broking.

The Financial Conduct Authority is the independent regulator of financial services and specifies the rules under which such services are delivered including but not limited to the CONC Regulations.

You can check this on the Financial Services Register by visiting the Financial Conduct Authority website at [https:// register.fca.org.uk/](https://register.fca.org.uk/) – we are listed under AFS Compliance Limited as a consumer credit firm.

We are a Broker not a lender and our role is to affect introductions between parties wishing to borrow and parties wishing to lend.

Your Consent

This document provides you with important information about the terms upon which Credit Broking services and facilities to apply for credit are provided and we ask that you acknowledge receipt of these by signing below.

Please note we make no charge to you for these services and do not provide any kind of advice to you as to the suitability of any one product. If You wish to receive personal advice you must seek this independently. We will provide You with available options and identity of lenders that reflect the requirements You present to us, from which You can more easily make Your own choice, if You so wish.

Our Services

Please note We rely on the information and disclosure you provide to us, to identify possible lenders that may provide the funding you are looking for.

It is important that You provide us with accurate and relevant information as failure to provide accurate information could lead to us introducing you to a lender who's products are not potentially suitable for your circumstances.

If You do not provide us with correct information or information is not disclosed and later comes to light, this could also result in the lender refusing to fund or re-termining any offer they may make.

We cannot guarantee that funding will be available as this is the lenders decision and they will provide relevant details of their lending terms in any offer made.

Once You have decided which option You wish us to pursue, at Your request We will propose Your funding requirement to Your chosen lender.

Upon acceptance by the lender in principle We will provide You with information about the finance product from the lender, so you are provided with detail of Your responsibilities and commitments, before proceeding.

All figures are subject to credit approval with the rates quoted being subject to revision should there be any change in prevailing interest rates or existing monetary conditions. Financial information may be required for credit assessment. This is an indication of terms provided for discussion purposes only. It shall have no contractual effect and is not binding upon You or Us.

Alternative Products

These are the alternative products available to you that we can offer:

Asset Finance Products

- When commercial organisations, whether sole traders, large corporations or public sector companies wish to invest in tangible assets, they usually need an affordable, secure means of finance. Asset Finance is the third most common source of finance for businesses, after bank overdrafts and loans.
- The two main forms of Asset Finance are Hire Purchase and Leasing.

Hire Purchase (HP)

- Hire Purchase is a well-established method of financing for companies that wish eventually to take ownership of business assets.
- The finance company buys the asset on behalf of the customer, who then pays an initial deposit. The remaining balance, plus interest, is then paid over an agreed period. During this period, ownership rests with the finance company, who is effectively hiring use of the asset to the customer.
- Once the final payment is made, ownership transfers to the customer.

Leasing

- Under a commercial agreement, the leasing company (known as the lessor) buys and owns the asset.
- The customer (or lessee) then hires use of the asset, paying rentals over a fixed period. At the end of the contract, the customer usually has a choice of extending the lease, buying the asset or simply returning it.
- There are two main types of leases, namely Finance Lease and Operating Lease.

Finance Lease

- Under a finance lease, the finance company owns the asset throughout and the agreement covers a set period – considered to be the full economic life of the asset. Often, there is an option to continue leasing at a reduced, or 'peppercorn' rate, at the end of the contracted period.
- As you are not the owner of the asset, you cannot sell the asset during the rental period.
- The finance company can claim the writing-down allowances and pass this benefit to you in reduced rentals.

Operating Lease

- An operating lease runs for less than the full economic life of the asset, and the lessee is not liable for the financing of its full value.
- The lessor carries the risk associated with the residual value of the asset at the end of the lease.
- This type of lease is often used when the asset is likely to have a resale value, e.g. transportation assets. The customer gets the use of the asset, sometimes along with other services. Operating leases are particularly attractive to companies that frequently update or replace equipment and want to use equipment without ownership.
- The most common form of operating lease in motor finance is contract hire, particularly in the provision of vehicle fleets.

Please also consider that you may prefer to use cash for your purchase.

Our Charges

We will not charge You a fee for our service.

We are paid by the lender if any product they offer is taken out by You.

We operate under discretionary and non-discretionary pricing models. We will inform you where we are not being paid under a discretionary model.

Where the pricing model is discretionary it may influence the total amount you pay under an agreement. In both cases the payment/s we receive from the chosen lender will be in the form of a commission, fees or other forms of remuneration, in most cases this will be a percentage of the amount you borrow when You take up a facility they have offered to You.

All figures reflect current money costs and as such are subject to daily change, please note all finance Indications are subject to credit approval and the rates prevailing at the time.

You are entitled to confirmation of the payment we receive on request by contacting compliance@afsuk.com.

Customer Satisfaction

Our aim is to provide you with a professional and confidential service that delivers the highest possible standards.

However, there may be occasions where you feel this has not been achieved and should you wish to make a complaint about any aspect of the service, we provide to you, you can do this by writing to The Complaints Manager AFS Compliance Ltd, Greenbank Court, Greenbank Way, Greenbank Business Park, Blackburn, Lancashire BB1 5QB or by telephoning us on 01254 958777 where we will try to resolve your concern at the earliest time possible.

The Financial Services Compensation Scheme (FSCS).

You may also be entitled to compensation from the Scheme if We are unable to meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS - <https://www.fscs.org.uk/>

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