



# bluestone



## ► Asset Refinancing

Deciding whether to invest in new assets or development can be a difficult task, particularly in the current financial climate with so many businesses experiencing cash flow issues. What many do not realise, however, is that they may be able to access a significant cash injection by refinancing assets that they already have.

### Benefits of Asset Refinance

Why should businesses utilise asset refinancing?



#### Unlock cash tied up in equipment

Asset refinance allows businesses to access immediate liquidity by leveraging the value of their existing equipment, unlocking capital that would otherwise be tied up.



#### Spread costs in line with fixed payments

Businesses can manage their budget effectively by spreading the cost of equipment over fixed and predictable payments, providing financial stability and easier cash flow management.



#### Significant tax benefits

Asset refinance can offer notable tax advantages, as the interest payments on the refinanced assets are often tax-deductible, providing businesses with a valuable financial incentive and reducing their overall tax liability.

### Refinanceable Assets

Refinancing is best suited to assets that are likely to retain their value and be useable for many years to come e.g., plant machinery, manufacturing machinery, or vehicles (including classic, modern, and commercial vehicles).

### What about the asset age?

The age of the asset is less relevant as lenders assess likely future value. Some types of machinery or vehicles will retain or increase in value for decades.

### How much can be borrowed?

Each lender has their own policy but usually loans range anywhere from 80-90% of the value of the asset, but this can vary depending on the type of asset and your business' financial circumstances.

### How Bluestone can help?

Our team of finance experts has over 27 years of experience helping organisations secure the finance they need to support their organisation. We'll work closely and collaborate with you to understand your specific financing requirements and provide you with a range of bespoke finance solutions that are tailored to your unique needs. With Bluestone as your finance partner, you can trust that we'll support you throughout the entire process, from application to approval and beyond.

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