

Special Low Rate Finance from 3.99%pa*

Take a closer look...

Lease & Hire Purchase

Ophthalmic Equipment Finance
OCT Finance
Optomap Finance
Funders Finance
Shopfit Finance
IT Finance
Car Finance

from 3.99% pa



P
E R
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Unsecured Loans

Business Loans
Refurbishment Loans
Partner 'buy in' Loans
Tax Loans

from 4.99% pa

Tax Relief dropping sharply through 2012

Make the most of your Tax Breaks before it's too late.

As part of the Governments 'austerity measures' the **Annual Investment Allowance** is being slashed from **£100,000 to just £25,000.**

For a 40% tax payer this could mean paying as much as £22,550 in additional tax in 2013.

Speak to Performance Finance about how to squeeze the most from HMRC before it's too late.

As ever we promise exceptional service, sound advice and fast funds.



PERFORMANCE FINANCE

Unleashing your capital's potential

Don't miss out, contact us on:

T: 01536 529696 F: 01536 310033 E: info@performancefinance.co.uk



Transitional Annual Investment Allowance

Please find your Financial Year End below to see the impact on your business.

2012	Jan £100,000	Feb £100,000	Mar £100,000	Apr £93,750	May £87,500	Jun £81,250
2013	Jan £37,500	Feb £31,250	Mar £25,000	Apr £25,000	May £25,000	Jun £25,000
2012	Jul £75,000	Aug £68,750	Sep £62,500	Oct £56,250	Nov £50,000	Dec £43,750
2013	Jul £25,000	Aug £25,000	Sep £25,000	Oct £25,000	Nov £25,000	Dec £25,000

These are the changes to the actual tax allowances your business can receive. Every business is different and we always recommend you seek professional advice when considering any kind of financial investment.

For further information or to discuss how to make the best of your personal circumstances then please email info@performancefinance.co.uk or call us on **01536 529696**.

OCT and Optomap Finance – Can they work for your practice?

OCT in particular has been the aspirational tool for forward thinking practices recently. We have already provided finance for nearly 100 of these tools and have built up a good knowledge of how to make the finances work.

Funding these competitively and tax efficiently is second nature but we also provide an interactive spreadsheet to show the return you can expect for your specific practice and patient base.

Simply request our **Return on Investment Calculator** then key in:

- The Charge** The charge you wish to make to patients
- The Patients** The number of patients each day you are likely to 'convert'
- The Days** The number of test days a week your practice works

You can alter this as much as you like to give you a real feel for how OCT (or Optomap) could work for you and your practice.

To receive your own **Return on Investment Calculator** email info@performancefinance.co.uk or call us on **01536 529696**.

Can AEL obtain a VAT refund for you?

Most opticians believe the VAT refunds from 1992 have now passed and there's nothing more to be gained from HMRC.....WRONG!!

There are plenty of practices where VAT can be improved dramatically in your favour. Marc Bennett at AEL has recovered over £8m of overpaid VAT for independent opticians and is doing some of his best work right now.

There are possibilities for both recovering overpaid VAT and reducing on-going VAT. Either could be a great benefit to your practice. For example, a recent AEL case saw the taxable rate of VAT on sales (under Full Cost Apportionment) fall from 52% to 37%!

As a long term strategic partner of Performance Finance, AEL will provide **free consultancy services worth £350** designed to improve the management of your business finances & VAT and see where savings or recoveries can be made.

Please contact Marc Bennett at AEL direct on **0207 433 6940** or email mb@ael.co.uk quoting reference: **PF12**.

A+E+L

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