

# Finance Comparison Table



	Full equipment cost from budget?	Full VAT payable up front?	Low initial outlay?	Treated as capital expenditure?	Regular fixed Instalments?	Will the School own the asset?	Available to State funded Schools, Academies, & Trusts	Available to Independent Schools, Colleges & Universities
<b>Hire Purchase</b>	No	Yes	Yes	Yes	Yes	Yes, once all contracted payments are made	Subject to Government Approval	Yes
<b>Finance Lease</b>	No	No	Yes	Yes	Yes	No	Subject to Government Approval	Yes
<b>Contract Hire/Rental</b>	No	No	Yes	Maybe	Yes	No	Yes	Yes
<b>Operating Lease</b>	No	No	Yes	No	Yes	No, but a new agreement may be available	Yes	Yes
<b>Outright Purchase</b>	Yes	Yes	No	Yes	N/A	Yes	Subject to budget constraints	Subject to budget constraints

This is a guide only, for further information or to discuss any requirements please call us on 0800 4880 529