

## ASC Small Business Guides

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# 7 Benefits Of...

## *Owning your business premises*

*This is a not a definitive “how to” bible for all your business finance needs. Its a quick guide to some of the most common areas of running a business, which can help you plan for financial investment using our expertise and prior experience.*

# 1

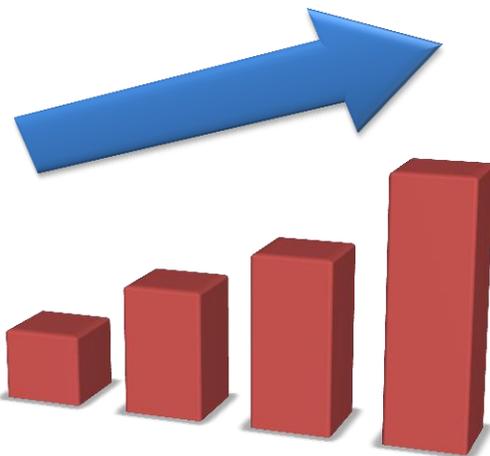
## No more rental payments

One of the biggest expenses for most businesses is rent. By purchasing your own premises, this no longer becomes an expense. Yes, there will be the mortgage repayments, but these are going towards something concrete, as opposed to money which is simply lost.



# 2

## It can increase in value



Once the mortgage has been paid back, the premises are yours. And with UK property prices predicted to rise by 25% over the next five years, there is potentially a significant capital gain to be realised

3

## Security for your business



You can plan for the future. You know what your repayment schedule is and can map this out, and you are no longer susceptible to the landlord increasing their rent, or exercising a break clause. It can help to secure the future of your business

4

## You still have flexibility

Moving mortgages is no longer as big an issue as it used to be. Should your business expand and require a new premises, most mortgages can be easily transferred across, so you and your business are not tied down for ever.



5

## Use the property as you wish

You get to decide how the property is used – you know longer have to get your landlord's permission to make minor changes.

## 6

### Additional income

If the property has additional space, this could be rented out for a little extra income. This could be flats above the office, storage space, or even a driveway – all could be used to bring in extra revenue



## 7

### Pride – it's yours



It's yours: There's something to be said about owning your own place – it is yours and you are not at the mercy of a landlord.

If you are looking to purchase your business premises, ASC can help you.

ASC Finance for Business helps businesses and entrepreneurs, throughout the UK obtain finance. With a network of over 20 regional offices nationwide, each office is run by an ASC Director who is dedicated to helping you achieve your goals, to obtain commercial finance or business loans which work for you. Our result oriented approach ensures we align our aims with yours and obtain the right finance for your business.

Having been established for over 40 years our track record speaks for itself, with thousands of business owners and entrepreneurs having benefitted from our service.

You can find out more about what we do on our website [www.asc.co.uk](http://www.asc.co.uk)