

**“Rangewell beats the banks when it comes to funding”**

**How Rangewell can help you finance your opticians practice**

At Rangewell we specialise in helping businesses of all kinds find the funding they need.

Our team includes specialists in the the opticians sector.

So whether you are looking for a straightforward loan, a short-term cash boost or long-term funding, we will help you find the answers.

We know that every business has its own challenges, so we provide an individual, personal service. First, we'll discuss your needs, to find the most appropriate type of funding. Then we search the entire market, using our key contacts and a unique online tool that compares deals from more than 350 lenders.

It means you can rely on us to find the most competitive rate - whatever the funding your opticians need.

**Our service is independent, fast and absolutely free.**

**Ready to find the answers to your funding needs? Contact the Rangewell Opticians Funding Hotline**

0203 6574 150  
 Optic@Rangewell.com  
 www.rangewell.com  
 1 Fore Street London EC2Y 9DT

**Our service is free.**

Rangewell helps UK firms and their advisors find, compare and apply for business finance. Rangewell only provide services to limited companies based in the UK. Rangewell do not provide finance ourselves, we introduce businesses to business finance providers based on what they tell us their financing requirements are as well as their what they tell us about their circumstances, future plans and creditworthiness. Terms and conditions apply and guarantees and indemnities may be required by the finance providers we introduce. Rangewell Limited is a registered company in England and Wales (Company Number 09562490). Our registered office address is 2 Union Square, Duxington DU1 1GL, information Commissioners Office Reference ZA09760. VAT number GB225186334. Rangewell is an appointed representative of MACCapital Finance Limited (Company No. 0267985) which are authorised and regulated by the Financial Conduct Authority (FCA Registration 742543). Our Head Office is 1 Fore Street, London, EC2Y 9DT.



**Cutting the cost of finance for opticians**

**Need Funding? Contact the Rangewell Opticians Funding Hotline 020 3637 415**

**Rangewell: Helping you find answers to your business finance needs**



# As an optician, you need the UK's leading business funding experts working for your practice - Rangewell

To get the right funding - and the most competitive rates - for your opticians business, you need expert guidance.

Rangewell are the UK's leading business funding experts. Large-scale funding, funding for property, loans, Asset Finance, cashflow support, any kind of finance, we find solutions fast - even when banks and other lenders have said 'no'.

We are independent - so we can identify the solutions that are right for your practice and search the entire UK lending market, from big banks to new and 'alternative' lenders, to find the most competitive rates and terms.

Plus - our team includes specialists in the needs of opticians practices - you can talk to them via our Opticians Funding Hotline.

**The Rangewell service is independent, fast and absolutely free.**

# Rangewell: optician case study

## How we cut the cost of buying a practice

Our client was a London optician. He saw an opportunity to buy a small opticians shop close by.

He needed £500,000 to acquire the goodwill and equipment and take over the lease. He approached his bank, who offered the funds he needed - at 4% above base rate. He would be committing to payments of £3825 per month.

He came to Rangewell for a better deal. We searched the entire market, and found another lender, ready to advance 100 % of the loan, at a rate of just 2% above base rate.

*"Rangewell cut the interest rate from 4% above base rate to just 2.5%. That's the service that you want to make the most of your business."*

Big savings - year after year	
Original offer 4% above base rate	Monthly repayment over 15 years - £3825
Rangewell solution 2.5 % above base rate	Monthly repayment over 15 years - £3218
Monthly savings £607 per month	Annual saving £7284 per year

## Take a clear look at our finance solutions for opticians

### Funding for property

Buying your premises with a Commercial Mortgage could cut monthly outgoings compared with leasing. We can help arrange Commercial Mortgages with rates from 2% above base rate.

We don't stop there. We can find you cost-effective solutions for property development and Buy To Let too.

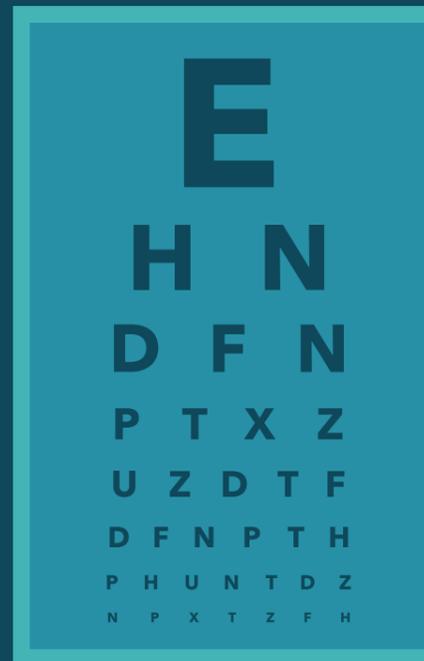
### Funding for growth and buying another practice

Growing your opticians practice might mean buying out a competitor. Secured Loans can provide a high level of funding - ideal if you want to buy another business.

Loans of up to £1 million can be secured on your business property, with rates that can be as low as 2% above base rate, with ten or more years to repay. Alternatively, if your practice is growing fast, Growth Finance - based on profit projections, rather than your trading history - might provide the solution.

### Funding for refurbishment and re-equipment

Style is essential when you are selling designer frames - or simply competing with the big name optician franchises. Need to refurb your display area - bring in new displays or lighting - or introduce the latest diagnostic apparatus in your consulting room? Asset Finance - Hire Purchase and Leasing - can help make virtually any type of equipment affordable. With rates from just 6%, at Rangewell, we can source funding that undercuts suppliers deals



### Funding for cashflow support

Cashflow can be an issue in any retail business. We have many solutions to support your cashflow. Working Capital Finance is one solution - letting you pay staff and suppliers during slow spells. Or consider Overdraft Replacement, providing instant access to cash for very short-term needs.

And find out about Merchant Cash Advance - helping you enjoy a cash injection for your business - with no repayments for you to make!

### Funding for tax and VAT

VAT and corporation tax can take a big slice out of cashflow in your opticians practice. A Tax Loan could help smooth the flow of cash by letting you spread those demands across regular monthly payments - and freeing up funds to drive your growth.

### Funding for stock

You might be able to get credit from suppliers - but you might get a better deal buying stock in for cash, especially if you are looking at high-end frames. We can provide short-term funding for the stock you need - leaving you with less to pay - and the latest most profitable designer-frames to sell.

### Funding for any purpose

Whatever your plans, you may sometimes need money fast. Unsecured business loans are a fast way of borrowing, over an agreed term under 5 years - and can provide up to £250,000. Decisions inside a working day with some lenders - and funds provided in days. Rates from 6%.

Or look at Goodwill Loans. They can let you benefit from the value built up in your practice - without affecting your cash or tax position.