

## COMMERCIAL LOANS FOR DENTISTS



*At Wesleyan we're committed to offering our customers tailored financial products that fit their business needs as well as their personal ones. With this in mind, Wesleyan Bank offers commercial lending facilities to dentists.*

We feel it is more important than ever that our customers have access to financial solutions to help their practices grow and flourish. Our loans provide a variety of options on interest rates including fixed and variable rates.

We've developed a range of flexible products designed to satisfy the various funding needs of dentists, with no requirement to move your day to day banking.





# QUALITY LENDING FOR PROFESSIONALS, FROM PROFESSIONALS

Wesleyan Bank has in place a team of specialist Commercial Account Managers focusing specifically on dentists. Their expertise and insight into the dentistry profession will ensure smooth loan applications and a high quality of service whatever your commercial funding requirements. Contact them today to discuss your needs on **0800 980 9348**.

## Tailored loans

With vast experience in providing expertise to dentists, we are dedicated to working with you to ensure our finance solutions are tailored specifically to your practice needs.

We can offer commercial loans to assist dentists in a number of areas:

- ▶ Personal and corporation tax funding
- ▶ Equity buy-ins/buy-outs
- ▶ Practice development/refurbishment
- ▶ Practice acquisition
- ▶ Specialist equipment and IT funding
- ▶ Cash flow and capital expenditure

## Asset finance

Greater expectations of customer service, increased competition or even new legislation means it is often necessary to invest in major renovations or revamping of practices. This includes investing in specialist equipment for your practice. Commercial loans from Wesleyan Bank are available from £5,000 for these purposes.

## IT finance

Upgrading your IT solutions can be costly, particularly when you consider the cost of not only the hardware or software, but also installation, training and ongoing support and maintenance packages. Wesleyan Bank can help you spread the total cost of your IT investments, all in one flexible plan.

## Practice acquisition

Purchasing your own practice is a major financial commitment. That is why it is essential that you work with an experienced commercial team who can help you from start to finish. Your own dedicated Relationship Manager will guide you through the process from initial enquiry to draw down of funds. We also offer you bespoke and flexible funding options that can help to meet your business objectives.

## Tax loans

Avoid HMRC automatic penalty surcharges and spread the cost of your tax bill into manageable monthly payments by financing your tax payment. Finance is available subject to status for Personal Tax, Corporation Tax and Capital Gains Tax. We can arrange payment of your finance directly to HMRC or if you have already made your tax payment we can still look to finance your payment retrospectively.

### Oxford House Case Study

When the Patels were looking to acquire their first dental practice, Oxford House, they were referred by a peer to Wesleyan Bank. "Our dedicated account manager was keen to get under the skin of what we wanted to achieve, quickly setting up a meeting to discuss the business plan and what we would be able to borrow.

Using Wesleyan Bank for finance goes beyond just having a loan - they stay with you after you've bought the business and continue to support and advise you on what they think is the next best move. Being able to gain the finance we needed to buy the practice, meant that we have now realised our dream of running a growing family run business where we can both work together." Kaival and Shreena Patel, Oxford House Dental Practice

For further information or to apply

Contact your Wesleyan Financial Consultant in the first instance, or:

■ [wesleyan.co.uk/dentistcommercial](http://wesleyan.co.uk/dentistcommercial)

■ [bankcommercialsales@wesleyan.co.uk](mailto:bankcommercialsales@wesleyan.co.uk)

■ 0800 980 9348

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