

OPM Education Finance



Solutions in Funding Educational Resource

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Whilst budgets are tightening, demands are expanding and there is increasing pressure to find additional and replacement equipment to keep up with modern education needs.

In addition, with the growing involvement of private finance in school and college refurbishment and redevelopment, our education division works closely with our colleagues in project finance to address detailed requirements for the most complex PFI education projects.

Since 1990 OPM Education Finance has focused exclusively on providing equipment finance to schools, colleges and universities across the whole spectrum of education. From nursery schools to higher education, in both the state and independent sectors, we have been providing a leasing facility, which takes away many of the issues of budgetary restraint.

Our customer orientated approach and straightforward agreements have enabled us to establish excellent relationships with many school, college and universities in the UK.

OPM Education Finance delivers a range of flexible funding packages for educational clients designed to address the growing pressures on budgets.

By choosing the leasing option in preference to delaying the decision until funds are available, you can immediately feel the benefit of new equipment whilst retaining valuable cash within the organisation.





freedom - making your own choice

The following paragraphs explain how OPM Education Finance can help you with your funding decisions both now and in the future.

A key feature of leasing is that it enables you to acquire modern equipment at today's prices and pay for it with future funding. This can be arranged through a payment system structured around your own requirements.



- competitive repayments reflecting public sector status
- the agreement is fixed for the term and interest rate movements have no effect
- ability to include equipment from more than one of your chosen suppliers on one agreement
- acquiring equipment at today's prices offers protection against inflation
- no deposit
- immediate installation of equipment with delayed rental payments to simplify budgets
- payment structures are simple, monthly, quarterly or annually
- no security is required
- flexibility allows you to add on or upgrade equipment as and when you want
- documentation is clear and unambiguous and there are no "hidden" charges



Meeting diverse needs

In the modern world, change is the only certainty. Recognising this, our service is individually structured to allow for:

- add-ons to existing equipment
- upgrading in line with technological advance
- complete replacement

Making your own choice

We are able to finance most teaching aids and equipment required by all types of schools, colleges and universities including:

- security systems, CCTV, intruder and fire alarms
- computers
- design and technology systems
- software programmes
- IT networks and cabling
- audio-visual equipment
- language laboratories
- whiteboards
- classroom furniture and fittings

options for the future

- office and administrative equipment – photocopiers, fax
- libraries
- musical instruments
- craft and design technology
- playground safety surfaces
- sports and gymnasium equipment
- drama and music equipment
- laboratory and workshop equipment
- catering equipment
- science equipment
- maintenance equipment
- portable buildings
- vehicles/coaches mini-buses
- mowers and tractors





speed and simplicity

Meeting technological advance in ICT

Particularly in the field of ICT, hardware and software can become outdated in a matter of months. Leasing allows you to upgrade effortlessly without necessarily increasing your contracted regular budgeted payments, enabling you to equip to the highest standards. What's more you have the "freedom of choice" over the type of equipment, infrastructure, support services and training, all financed in one single agreement.

Helping with the choice

With our finance solutions you are free to use the supplier of your choice. This enables you to maintain existing supplier relationships and to negotiate your own terms. Once you have made your decision, we arrange to pay the supplier on your behalf.

Before that, however, you will need to consider the options that are best suited to your needs and circumstances. Here we will be happy to provide, without cost or obligation, advice and assistance in all aspects of the transaction.

What action is necessary?

Leasing through OPM Education Finance is designed to be as fast and trouble-free as possible.

- choose the equipment you want
- determine the funding required
- contact OPM Education Finance for your quotation
- consider the options, standard agreements from 2 – 5 years
- if you require a non-standard quote to meet a specific need, we are happy to discuss individual requirements
- obtain whatever approvals are required by your organisation
- inform us of your decision and the documentation will be prepared for approval and signature

We are also able to arrange purchase and leaseback facilities enabling your school, college or university to release the cash value of its assets. Money raised in this manner may then be used for other purposes for which capital may be unavailable.

new technology can open a new world of opportunities



Consult us for advice

If you have any queries regarding the range of finance solutions available, or on the completion of our documentation, contact us on 0161 945 5555 or reply e-mail to education@opmfinance.co.uk

Completing the purchase

Having returned the signed agreement to OPM, you should then:

- contact your chosen supplier to arrange delivery of the equipment
- prior to delivery, the supplier will invoice us
- on securing your consent, we will arrange for the supplier to be paid, only then will the first regular repayment be charged

To Find Out More

OPM Education Finance place great emphasis on developing long-term partnerships with our customers.

Whether you have an immediate requirement or you would like to receive further information for more effective long term planning, please contact our education team.

In most circumstances it is possible to carry out complete transactions by telephone, providing the necessary finance so that new equipment can be installed in a matter of days from your initial enquiry.

New technology can open a new world of opportunities. With OPM Education as your funding partner, you can put ICT to work in the classroom, even when finances are limited.

OPM Leasing

opm education & local authority

