

Maximise your tax relief before it's too late

Save thousands of pounds in tax through the Annual Investment Allowance (AIA). Lock in to a low interest rate now before rates start to climb – plus benefit from a great tax incentive before it is too late. The AIA offers a great opportunity to maximise cash flow and tax efficiency through the use of Hire Purchase which enables 100% of the first £100,000 of eligible expenditure to be claimed against taxable profits, just as if cash had been paid, even though the actual outlay in the first year would be considerably less. In a best case scenario it is the equivalent of HMRC paying back £40,000 – virtually equal to a 10% deposit and the first year's annual repayments on a typical three year HP agreement**.

Don't leave it too late

The AIA will be reduced to £25,000 and the annual Writing Down Allowance will reduce from 20% to 18% for machinery purchases from 1st April 2012 for incorporated businesses or 6th April for Sole Traders and Partnerships. Given the example above leaving it one day too late could cost a partnership £24,600 in tax when the tax bill could have been zero!

*JCB Finance Ltd is our preferred supplier of finance facilities for JCB equipment. The Hire Purchase 2.99% Flat p.a. offer over 3 years is restricted to Business users in Great Britain, subject to acceptance by JCB Finance Limited and is available on new orders of new Isuzu Denver Max Twin Cab pick-ups, JCB 8018 Cab Mini Excavators c/w 3 buckets and Indespension AD2000 Trailers supplied by Gunn JCB Ltd, ordered by 31st January 2012. The maximum balance financed, for the complete package, is £26,770.55 (36 monthly payments of £810.33), or for the Isuzu alone £13,600 (£411.66/month), or £13,170.72 for the 8018 c/w trailer (£398.67/month), after part exchange and/or deposit. The deposit and the full VAT or VAT difference is due on signing of the Hire Purchase agreement. Higher amounts can be borrowed or longer periods arranged but the difference would be charged at our normal competitive rates. A £245 documentation fee plus a £40 + VAT option-to-purchase fee are payable on all Hire Purchase agreements. The figures are correct at the time of printing but are subject to change prior to signing depending on changes in money market interest rates.

**Always seek advice from your financial advisor – be it your accountant or finance director – JCB Finance is not a financial advisor. Every business' circumstances are different with different tax rates and income and expenditure patterns. Businesses should not make investment decisions purely on a tax basis.

Call your Gunn JCB on **0121 500 1720**
or complete the enquiry form online **www.jcb-finance.com/Isuzu**



GUNN JCB



ISUZU DENVER MAX
PICKUP
WITH TRAILER AND
JCB 8018

3 years finance at **2.99%** Flat p.a.*

£187 per week

Save thousands in tax



GUNN JCB

ISUZU DENVER

3 years finance at **2.99%** Flat p.a.*

Isuzu Denver Max Double Cab pick-up c/w tow bar, **only £95 per week**

Specification:

- 2.5 Commonrail Diesel Engine
136 PS @ 3600rpm, 295 NM Torque
- Curb weight - 1,875kg
- Max payload – 1,075kg
- Trailer weight braked – 3,000kg
- Gross Train Weight – 5,950kg

It is the purchasers' responsibility to meet all towing regulations including the maximum all up train weight of towing vehicle, load and trailer



8018 CAB

3 years finance at **2.99%** Flat p.a.*

8018 Cab with 3 buckets and Indespension AD2000 Trailer, **only £92 per week**



Specification:

- Best-in-class operator comfort, controllability and build quality
- Tilting cab and remote service panel provide best-in-class servicing and maintenance
- Net engine power – 14.2kW (19hp)
- Maximum dig depth – 2,477mm
- Maximum dump height – 2,765mm
- Operating weight – 1,662kg
- Transport weight – 1,587kg