



**M O O R E**  
finance limited

# Moore News

Moore Finance Newsletter

**DECEMBER 2014**

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[moorefinance.com](http://moorefinance.com)



## Welcome, from the Moore Finance team...

It's been reported in the press that this year we had the warmest Halloween on record and 9 out of 10 of the months have been warmer than average, but that could all be set to change with freezing conditions due.

The Met Office will once again be hosting the 'Get Ready for Winter' web pages. The pages offer advice and links to information to help the general public prepare for every aspect of the winter season.

It's about reducing vulnerability and weathering the storm so to speak, and that occurs in many aspects of life including in business.

With fears of a triple-dip eurozone recession being reported after the recent financial crisis, we have to be even stronger and positive in our efforts to exist and grow, but also face challenges head-on. It's about converting a negative into an opportunity by being prepared, investing in what we do, believing in what we do and performing better than ever.

This year we have taken the Moore Foundation to another level through the kindness and generosity of our supporters. Dominic Halpin has donated the most amazing Christmas song to the charity and we are hoping to make a significant impact with it - see page 4. All the funds raised from the purchase of the single and CD will go directly to the beneficiaries of the Foundation so please tell everyone you know about it!

And finally, Charles Ledigo, a great friend, businessman and trustee of the Foundation has just received a very well deserved Variety charity 'Legends of Industry' award - we are very proud of him and send huge congratulations his way.

**Nigel Garner**  
Chairman



## Business Loans

**Are you looking to borrow between £5k and £100k? Whether your business requires working capital, expansion capital, asset finance or one off business expenses, we have solutions for you.**

- We offer unsecured loans for up to 5 years.
- The level of security required depends on the loan value and its purpose, and may include a personal guarantee.
- With secured loans, repayment terms range from 3 years to 25 years.
- We will always endeavour to provide a quick decision for all applications to ensure you get the money to your account as quickly as possible.
- Rates are always competitive with a focus on getting you the lowest rate possible.
- Loans are 100% independent of your other business banking, giving you the discretion and flexibility you need to effectively run your business.
- With traditional methods of securing capital becoming ever more cautious many businesses, especially SMEs, are finding access to cash increasingly frustrating.
- Whether unsecured or secured, our business loans offer flexibility allowing you to finance a wide range of business costs and investments.

**To find out more, please contact one of our Account Executives on 0845 094 0373.**

# Medieval Merriment at the Ball

At the end of September Lords, Ladies and Gentlemen gathered at the annual Moore Foundation ball for a Medieval treat that was this year held in the Great Hall in Manchester Town Hall.

The Hall was stunning and dressed with lavish decorations that took guests back to medieval times. There were birds of prey delivering scrolls, jesters and jugglers, announcements from the King of Givealot (former Coronation Street actor Scott Wright), entertainment from Dominic Halpin and the Honey B's, great hosting by BBC Radio Manchester's Becky Want, fabulous raffle and auction prizes, fundraising results, an appearance from Little M and the launch of our charity Christmas song! Phew!



As you can see from the photos, our wonderful event photographer, Andrew Collier, captured some great shots of our guests and the night's events.

All funds raised from the event will go directly to the beneficiaries of the charity and will be awarded through



the Foundations online application process. We have already received some requests relating to children who really need our help and we can't wait to progress them with the very generous donations made.

Nigel says, "We didn't know if we were going to be able to top last year's All That Glitters ball, but following the feedback from the guests, we clearly did!

"All of the guests made a real effort to join in and contribute to a very special evening and the room was buzzing with laughter and a great time seemed to be had by all. Without this level of



support the Foundation would cease to exist and I am very grateful to everyone who came.

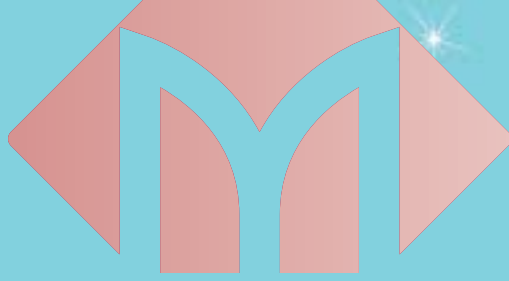
"The event certainly had it's highlights which included a very cheeky hawk a Little M dance (that I'd like to forget!) and some great bids for some donated auction items."



We've started to think about next year's event and are already getting excited by the venues and themes we have in mind – we hope that you'll be able to support us next year.



Please visit our website to see how you can get involved with the Foundation  
[www.moorefoundation.org.uk](http://www.moorefoundation.org.uk)



# Ho Ho Ho It's Christmas

First it was Rage Against the Machine, and now it's the Moore Foundation charitable trust who plan to campaign to get their charity single to number one ahead of the X Factor winner this Christmas.

'Ho Ho Ho It's Christmas' has been written and recorded by the Foundation's patron Dominic Halpin, and all of the funds raised from the sale of the song will go directly to the beneficiaries of the charity.

The song has already been well received by supporters and the general public, and sales have been gathering momentum on iTunes where the track has been rated 5 stars.

Determined to make a difference, Nigel says, "When Dominic made this amazing contribution to the charity and played the song to us for the first time, we were blown away. The song is very Christmassy and catchy and carries a very heartfelt message which complements the ethos of the charity – for us it's all about 'putting the smile back'.

"When you hear the track you can't help but smile, and by downloading it people will be helping children and their families to smile too through the provision of much needed equipment, care and treatment.

"We want to hear the track being played in shops, public places, offices, homes and people's cars so that we can really help to improve people's lives - but we can only do that with the generosity and support of the public. I would urge everyone to go and have a listen to the track, download it and then tell everyone you know about it!"

'Ho Ho Ho It's Christmas' is available to download from iTunes for just 99p. Alternatively, along with other festive tracks recorded by Dominic, the song is also available to buy on CD for a minimum donation of just £5 from the Moore Foundation office and charity representatives. The music video that accompanies the song can also be found on YouTube.



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# Have you signed up for DIAMOND?

Our DIAMOND system has been developed with our customers in mind and provides dealers with the ability to submit their proposals online 24/7 making it quicker and easier to reach the payout stage.

It's really quick and easy to use. Simply sign in to DIAMOND via our website [www.moorefinance.com](http://www.moorefinance.com) with your personal login details and away you go. Once a proposal has been submitted, it will then be directed to our dedicated team, so no more wondering if your proposal has arrived in the post or if the office is open.

If your business isn't set up on our DIAMOND system yet then simply give the team a call on 0845 094 0373 and we'll have you set up in no time. From proposal to payout, we work with you every step of the way.

**DIAMOND**  
online proposal system

## Moore Treats

Did you know that as a dealer you can earn points for all successful applications you refer to Moore Finance through our online Diamond proposal system? You can accumulate your points and redeem them for one of the Moore Treats.

The 'Moore' you collect, the 'Moore' you can be treated! Points can be accumulated and redeemed by an individual on a quarterly basis. Are you and your team ready to earn 'Moore'?

To qualify for Moore Treats, each dealer has to be registered for the Diamond system, and all deals must be proposed, activated and paid out through the system. **Proposals must be from fully approved suppliers. Moore Treats rates must be used.**

Register today by calling the team on **0845 094 0373**.



## Benefits of Leasing

With an approach based on partnership and support, we work with businesses to construct bespoke leasing packages, enabling financial and sales opportunities.

Here we look at the benefits of leasing.

- All lease payments made under lease agreements are 100% tax deductible
- Leasing allows businesses to upgrade more frequently ensuring they have the latest equipment, without having to make further capital outlays
- A flexible repayment period is offered, allowing businesses to spread the cost of the equipment over its working life
- Lease agreements require small and regular payments, which eases the management of cash flow and allows customers to adapt quickly to economic conditions
- The certainty of payments is ensured with a lease, as asset finance agreements cannot be cancelled by lenders and repayments are generally fixed
- Lease agreements can be structured to include additional benefits such as the servicing of equipment or variable monthly payments, depending on the business' needs



For further information on this product please call 0845 094 0373 and ask to speak to one of our Account Executives.

# Read all about it!

2014 has been a significant year in the financial and economic world, but with whispers of a triple-dip eurozone recession on the cards for 2015, what can we expect from the next 12 months? The answer unfortunately isn't in our crystal ball but we thought we'd scan the headlines to see what happened in 2014 and see what predictions are afoot.

According to the Telegraph, building society Nationwide has said that the housing market activity peaked in the summer and is now cooling off.

It added, however, that the slowdown will not be 'dramatic' since the housing market is still supported by a strong labour market, low interest rates and a demand for housing.

"During September, activity in the housing market has moderated, with a slowdown in demand and house price growth. However, with continuing low interest rates and a strong labour market, underlying demand is expected to remain robust," it said in a statement.

The building society also said it did not expect interest rates to rise before April 2015.

The International Monetary Fund forecasts that UK GDP will have grown by 3.2% this year and 2.7% next year, making it the fastest growing economy among the G7 countries in 2014, as reported by The Guardian.

The Guardian reported that the UK pace of economic growth appears to be easing. The mortgage market is slowing and, crucially, price inflation is now falling back, with no sign that the fall in unemployment is leading to a rise in pay inflation. British manufacturing also slowed in September as demand weakened at home and in Europe.

Reported by the Telegraph, changes announced in the March 2014 Budget will allow people aged over 55 (rising to 56 between 2019-20 and 57 between 2026-28) to take their whole defined contribution pension as a lump sum from next April, but income tax will be payable at your marginal rate on any withdrawals in excess of the 25pc tax-free cash sum allowed. Withdrawing a large sum and having that added to any other income that you receive in the tax year could give rise to a high marginal rate of tax – possibly up to 60pc, if it takes your income to between £100,000 and £120,000 (this is because of the reduction of the personal allowance at a rate of £1 for every £2 of income above £100,000 until there is no allowance left).

Britain's economic recovery will continue into 2015 and 2016, driven by consumer spending and business investment, according to the Organisation for Economic Co-operation and Development.

The Paris-based thinktank said high job creation had fuelled UK growth, which it forecasts at 3% this year. The OECD is predicting growth of 2.7% in 2015 and 2.5% in 2016.

"Growth has been propelled by high job creation and is set to continue at a strong pace in 2015 and 2016, underpinned by robust private consumption and investment. Private consumption has been the main engine of the expansion, amid strong job creation, and business investment continues to recover strongly, supported by diminishing uncertainty," the OECD said in its latest economic outlook report. "GDP growth is set to continue at a strong, if slightly easing, pace, despite fiscal consolidation."

## Christmas Opening Hours

The festive period is almost upon us and here at Moore Finance we're all looking forward to time with family and friends.

Our office will close for a Christmas break on Wednesday 24th December at 1pm and will re-open on Monday 5th January at 9am.

Please note that in order for guaranteed pay out before Christmas, correctly completed documentation along with all supporting paper work must be with us by Monday 15th December 2014.

We would like to take this opportunity to wish you all a very happy Christmas and we hope you have a restful break and enjoy lots of mince pies, mistletoe and mulled wine!