NHS
Supply Chain

Innovative finance solutions

Whether you are looking to procure individual assets, multi-year replacement programmes, or infrastructure works, we have a range of innovative and flexible financing options available to suit your needs.

What we offer

Having access to finance is critical to ensure that you are able to plan and procure the right equipment for your short and long-term clinical needs.

Our national framework provides a wide range of innovative asset finance solutions.

Asset finance solutions:

- Residual value leases
- Non-residual value leases
- Pay-per-use financing
- Loans
- Sale and leaseback.

Leasing solutions

Flexible leasing options designed to support your financial strategy and service delivery.

Our solutions help you access the equipment you need today, while managing costs and maintaining financial sustainability.

Residual value lease	Non-residual value lease
Benefits Typically lower cost over the primary lease term compared with a capital purchase, due to the residual value retained by the lessor.	**Benefits** Funds 100% of the asset value spread across the lease term.
Accounting treatment On balance sheet lending inline with International Financial Reporting Standards-16 (IFRS-16).	**Accounting treatment** On balance sheet lending inline with IFRS-16.
Funding source Financed through the capital budget.	**Funding source** Financed through the capital budget.
End of lease options Return the asset at the end of the term; residual value lowers overall financing costs; typically lower cost than a capital purchase.	**End of lease options** Peppercorn rental option available at end of term; return the asset or continue under an agreed arrangement; supports planned payment profiles.

Pay-per-use financing

Pay-per-use represents the latest innovation in financing, supporting the transition from traditional fixed commitments to flexible, usage-based agreements.

By matching costs to actual use, trusts gain access to the equipment and technology they need while enhancing financial flexibility and responding more effectively to changing operational demands.

This modern funding approach ensures expenditure is linked to usage, helping maximise value and drive greater efficiency.

Additional finance options

Sale and leaseback:

Unlock value from existing assets whilst retaining their operational use.

Sale and leaseback provides trusts with an alternative way to unlock capital from existing assets. By selling eligible equipment to a finance provider and leasing it back, trusts can retain full use of the assets while generating a cashflow injection to support operational or strategic priorities.

Cost savings and enhanced financing options are typically available for assets purchased within the previous three months. Older assets may also be eligible, subject to assessment of the equipment and its residual value.

Commercial loans:

Structured funding solutions for larger projects and long-term investment requirements.

Commercial loans can support the funding of infrastructure projects, building works and associated services, helping trusts spread costs over an agreed period.

Through our national framework, we manage the procurement process and can provide access to a competitive range of finance providers.

Key benefits

Fully compliant route to market

Provides a compliant route to access:

- Leasing solutions.
- Commercial loans.
- Usage-based financing arrangements.

Benefits:

- Avoids the need to run a separate procurement exercise.
- Access to framework-approved finance providers.
- Saves procurement time and administrative effort.
- No commitment required to explore available options.

Cash flow and funding flexibility

Supports organisations in exploring alternative funding approaches.

Benefits:

- Flexible funding structures for a range of requirements.
- Ability to align payment profiles with operational assets.
- Supports access to equipment, infrastructure and services.
- Range of financing options available through one framework.

Dedicated project support

Hands-on support throughout the financing journey.

Benefits:

- Support from initial discussions through to contract completion.
- Assistance managing the framework process.
- Ongoing lease portfolio support and expiry trading.

Ready to secure your finances?

If you would like to learn more about the financing options available through NHS Supply Chain, our team is here to help: leasing@supplychain.nhs.uk

Helping NHS trusts access innovative, compliant and flexible financing solutions through a trusted national framework.

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