

Try before you Buy By Ingrid Jansz

The wealth of furniture options in Singapore makes buying the moment you arrive a daunting prospect. With the help of Gallery 278 and Esco Leasing, Expat Living investigates the option of leasing furniture, an increasingly popular alternative that allows you to take time to explore the different retailers before you commit to the significant investment of permanent home décor choices. Felicia Koh is founder and owner of Gallery 278 and Esco Leasing here explains the different types of leasing arrangement offered by her companies.

- **Pure Lease.**

A standard lease package that involves the client renting a pre-agreed package. A Pure Lease is subscribing to the use of a furniture package without an ownership option.



- **Residual Lease.**

Clients begin with a lease package and are given the option to own their leased items on expiry of lease at an agreed rate.



- **Hire Purchase Plan.**

A monthly instalment scheme for clients who wish to purchase the furniture but with a staggered payment structure, subject to a successful credit evaluation.



- **Combination plan.**

Combined plans involve a great deal of flexibility to accommodate clients taking some inventory on Pure Lease and some on Residual Lease, and enabling them to make changes at any point of the contract period via a document specifying the changes - such as clients who commence a use-only arrangement but later decide to switch to a lease-to-own contract or vice versa.

whether self- or company-imposed. In order to remain relevant we have engineered a variety of packages to meet our different customer needs. Following are some more specific illustrations:

- **‘The Basic Essential Package’.**

Starting at \$500 per month, this will get you a living room set, dining room set and master bedroom furniture.

- **‘The Comprehensive Package’.**

Starting at \$1800 per month, this covers furniture for a typical three bedroom home, including artwork, lamps and bed linen as well as a complete dinnerware and kitchen kit.

Flexible purchase options also enable clients to meet specific needs. For example we have undertaken arrangements to lease baby cots, perfect when you consider how quickly a baby grows out of its bed, and artwork to fill a space until the perfect permanent replacement turns up (or until you can't part with the piece you find with us!) Our resident artist, Leslie Sim, regularly puts out a selection of paintings to complement our in-house collection of furniture and furnishings and can accommodate requests for colour schemes or sizes or motifs to match a particular interior look. We refer to art in this form as ‘rentable art’. It serves the purpose of beautifying a home within a reasonable cost for a specific period.”

Leasing is often an option that gets overlooked but can be a great way to reduce the anxiety and stress associated with setting up a home for a short term contract in Singapore. Gallery 278 features a collection of tastefully designed furniture manufactured from recycled aged teak or reclaimed hardwood as well as many other home décor essentials.

To find out more about how Esco Leasing can help you to enjoy beautiful Gallery 278 furniture in your own home, visit their website at www.escoleasing.com or www.gallery278.com or call them on 6737 2322.

“We view our leasing packages effectively as a problem solving service.” Says Felicia. “Everyone is on a budget -