



Why Leasing Makes Sense For Your Business

Sustains a Competitive Edge

Businesses change almost daily. New competitors, new market forces, new financial strains, and new organizational structures all add up to a need for flexibility. When selecting new equipment, one often wonders if it will be replaced by a faster, more powerful alternative next year, or even next month. Leasing can help avoid the risk of ownership because you only pay for the use of the equipment. When your lease expires, you can then buy the equipment, trade it in for the latest technology, or simply walk away (depending on the type of lease chosen). With leasing, you can put a technological "safety net" in place, so your companies' competitive edge is never dulled by the process of moving up to faster, larger, or different equipment.

Conserves Capital

Leasing lets you keep capital free for investment or other business expenses instead of tying it up in fixed assets. Profits from these investments offset the cost of the lease -- you don't have to own an asset to make money using it.

Generates Profits

You can reinvest the cash conserve in inventory or new marketing promotions -- investments that can bring real profits to your business.

Preserves Existing Credit Lines

Leasing gives you a new source of credit for present and future needs, while existing bank lines remain intact for other uses.

100% Financing

Unlike bank loans, leasing can mean no down payment, no deposits, and no required compensating balances. In most cases, installation, wiring, maintenance, taxes, shipping charges, and even software costs may be included in your monthly payment.

Tax Advantages

Leasing offers important tax benefits that reduce your cost of obtaining equipment. Depending on the type of lease, you may be able to write off the entire monthly payment as an operating expense or capitalize the outlay.

Budgeting Advantages

Leasing guarantees a fixed monthly payment amount for the length of the lease term, so it's easy to forecast your equipment expenses. It also gives you the flexibility to obtain unplanned-for-equipment -- when capital budgets can't be stretched to allow outright purchase.

Pay as You Go, Not Up Front

With leasing, you pay for equipment as you enjoy the benefits of using it.

Perfect Solution for Expanding Businesses

You deserve access to the latest equipment and technology. Leasing protects you from being locked into owning equipment that may not meet your future needs. You will have the flexibility to upgrade to the newest releases, features and functionality as they become available. Leasing is often the financing solution of choice for businesses that hesitate to buy equipment because they fear it will become obsolete before they can fully depreciate it.