



## **HOW LEASING BENEFITS YOU THE CUSTOMER**

- A. LEASING IMPROVES YOUR CASH FLOW:**  
Leasing provides 100% financing with no down payments.  
Lease payments are a fraction of the total purchase price and they are a pre-tax expense.  
Lease payments can be scheduled to coincide with income driven months.
- B. LEASING PRESERVES OTHER CREDIT SOURCES:**  
Leasing keeps your bank lines and other sources available to meet short-term requirements such as inventory buildup and additional receivables due because of increased sales.
- C. LEASING HELPS HEDGE AGAINST INFLATION:**  
Each dollar you pay today on an existing lease will probably have substantially less purchasing power at a later date than today's dollar.
- D. LEASING KEEPS MONEY IN MOTION:**  
By leasing, you can keep your company's money working harder. For example, consider what your money can do for you when it's actively invested in your inventory, rather than spent on fixed assets and equipment.
- E. LEASING SIMPLIFIES BUDGETING:**  
Budgets can more readily accommodate monthly lease payments, than large cash expenses for purchasing fixed assets and equipment. You may also want to include in your lease a maintenance agreement for your vehicles in an effort to avoid unforeseen costly repairs later that might affect your budget.
- F. LEASING OFFERS FIXED RATE FINANCING:**  
Leasing allows you to know exactly what your expense will be over the term of the lease.
- G. LEASING HELPS EQUIPMENT EARN \$\$\$:**  
You expect your employees to earn their pay as they perform - why not your equipment? With leasing you pay for your equipment as it benefits your business.
- H. LEASING LETS YOU CHOOSE THE EQUIPMENT:**  
You can specify the equipment you need as if you were purchasing it directly from the manufacturer, with all normal warranties are passed through to you.
- I. LEASING MAKES MORE EQUIPMENT AVAILABLE:**  
Since the monthly lease payment is a small portion of the total cost of the equipment, leasing allows you the use of a greater amount of equipment to meet your needs.
- J. LEASING PROVIDES FLEXIBILITY:**  
At the end of the lease term you can return the equipment to the leasing company and acquire new equipment that might better meet your needs do to increased business.
- K. LEASING OFFERS TAX ADVANTAGES:**  
Normally, your lease payments are fully tax deductible as an operating expense. As a result, you pay for the use of the equipment out of current, untaxed income instead of already taxed profits. A lease write off can be 2 to 3 times greater than amortizing your equipment over several years.

**For more information on structuring a lease program for your business, contact us today (800) 660-4421**