

# The Benefits of Leasing

## The Cash, Lease, or Loan Decision



*Leasing can be more advantageous than alternative financing methods. Consider the following key factors:*

**beaconfunding**  
equipment leasing solutions

**Liquidity:** The #1 reason small businesses fail is due to lack of liquidity. Maintaining ample cash balances in your checking account should be a top priority for a company of any size. Leasing allows you to conserve your cash for times when you need it most.

**Convenience:** Unlike banks, Beacon will not burden your company with excessive reporting requirements. Simply complete our one-page Business Lease Application and return it to us with your equipment quotation and you can expect our prompt response.

**Quick Turnaround:** If your company is like most, timing is everything. Who has time to undergo the lengthy and burdensome credit approval process required by most banks? Upon receipt of your credit application and equipment quotation, you can expect a response from Beacon within 24-48 hours.

**100% Financing:** Save your working capital to support your accounts receivable and inventory needs. Leasing can provide 100% financing, permitting acquisition of the equipment you need and its immediate use without a major cash outlay.

**Tax Advantages:** Leasing provides your company with substantial tax advantages you can't achieve when you pay with cash or finance via a traditional bank loan. Don't wait - maximize your tax benefit this year via the recently modified IRS Section 179 allowing businesses to write off up to \$100,000 in leased equipment. Alternatively, write off 100% of each monthly lease payment as an operating expense throughout the entire term of the lease.

**Off Balance Sheet Financing:** Leasing is the perfect tool to acquire new equipment without further leveraging your company's balance sheet. If additional debt may jeopardize an existing bank borrowing covenant, an operating lease may be the perfect solution to your next equipment acquisition.

**Fixed Payment:** The cost of money is at an all time low. Now is the perfect time to lock in a low monthly lease payment.

**Establish Credit:** As your business grows, you will need to either trade up or acquire more equipment to meet your increased demand. By establishing your credit with Beacon, it will be easier to acquire your next piece of equipment.

**Avoid Capital Budget Restrictions:** Can your company really afford to wait until next year's budgeting process to acquire the equipment you need now? Beacon's lease-to-own program is the perfect tool to acquire equipment today without being subject to this year's capital budget restrictions.

**Conserve Bank Lines:** If your company has been successful in establishing a borrowing relationship with a local bank, why use up the available funds on an equipment purchase that is easily financed via leasing? Again, conserve your bank borrowing availability to support your company's ongoing cash flow needs.

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