

KEY BENEFITS OF LEASE FINANCING



ACCELERATE PROJECT ROI

Avoid large upfront costs and pay for equipment as you gain the benefit of its use.



CONSERVE WORKING CAPITAL

Leasing stabilizes your cash flow and preserves lines of credit for other operational needs, investments, or unforeseen expenditures.



BUNDLE SOFT COSTS

Wrap all project costs including engineering, software, freight, installation and service into a unitary payment.



INCREASED PURCHASING POWER

Lease payments can be substantially lower than traditional debt payments or direct cash outlay. This gives you the ability to enhance your equipment configuration based on your optimal needs.



CREATE FUTURE OPTIONALITY

Leasing can serve as a hedge against technology obsolescence as it includes an embedded evaluation mechanism to determine whether or not your equipment will continue to meet your future needs. Plan for upgrades accordingly.



100% FINANCING

By choosing to lease equipment instead of making a cash purchase, 100% of the costs are covered and no down payment is required.

PROJECT EXAMPLE: LEASE VERSUS PURCHASE COMPARISON

Total Project Cost: **\$2,500,000**

Includes **\$2,000,000** of equipment such as IT (Computers, Software, Networking Solutions, etc.), Material Handling & Automation, Medical, Construction, etc.

Includes **\$500,000** of soft costs Such as Engineering, Software, Services, Freight, and Installation

CAPITAL EXPENDITURE	LEASE OPTION
\$2,500,000	Three-year Lease
MONTHLY PAYMENT	
\$2,500,000 (Upfront)	\$66,635
ANNUAL COST	
\$933,000	\$800,000
ANNUAL PRODUCTIVITY SAVINGS	
\$0	\$100,000

PRESENT VALUE (PV)
LEASE SAVINGS vs. PURCHASE = \$300,000



80% OF ALL U.S. BUSINESSES

Lease some or all of their equipment



8 IN 10 BUSINESSES

Finance equipment, instead of paying one lump sum upfront, according to the Equipment Leasing and Finance Association



\$1 TRILLION

worth of equipment was financed nationally in 2021