Equip your business for the future by leasing new technology equipment and IT solutions.

Equipment Leasing Solutions Optimized for Small to Medium Businesses Financing $100,000-$500,000

First Financial Equipment Leasing understands the challenges of acquiring critical technology and software solutions at a manageable cost while remaining adaptable as your technology needs grow. When budgets are under unprecedented pressure and facing competing demands for capital, leasing equipment is a sound, fiscally responsible alternative to buying.

During the equipment acquisition process, we will work closely with you to develop tailored leasing structures that match your financial needs with your technical requirements. We will consult with you about equipment lifecycles, market pricing evaluations, and industry best practices and share ideas on maximizing your produc- tivity and financial efficiency. Leveraging all the available options, we can tailor a cost-effective solution that works harder and smarter to promote the profitability and competitiveness of your business.

About First Financial

- Privately held lender specializing in the acquisition of Construction & Heavy Equipment, Healthcare, IT Solutions and Services, Material Handling & Automation, and Renewable Energy & Solar.
- For over 20 years, we have provided financing solutions designed to conserve capital and offer affordable access to often expensive yet increasingly critical, advanced technologies and equipment.
- Part of a global network and the JA Mitsui Leasing family of companies. JA Mitsui is a joint venture of Mitsui & Co. (2022 revenue $96B) and Norinchukin Bank (2022 assets totaling $1.05 Trillion).

Benefits of Lease Financing with First Financial

- Companies appreciate that by leasing their project, they gain the benefit of new technology solutions, with minimal upfront costs.
- Leasing can help drive day one savings due to the cost and productivity efficiencies that far exceed the monthly lease cost.
- Leasing conserves capital and provides 100% financing with no down payment required.
- Option to bundle equipment and services, maintenance, extended warranty, and insurance – all in one convenient payment.
- Eliminates the expensive inconvenience of managing outdated equipment.
- Flexibility at end of term allows purchase of the equipment or upgrade to newer equipment to maximize efficiency.

Dave Sanborne, National Sales Manager
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dsanborne@ffequipmentleasing.comHello, world

Monitor recently caught up with Tom Slevin, founder and CEO, and Brian Dundon, SVP corporate development at First Financial Equipment Leasing ahead of their company's acquisition of NorFund, an independent leasing company specializing in capital equipment, solar and alternative energy and vendor finance programs.

First Financial Equipment Leasing announced its expansion into Canada in 2022 with the acquisition of NorFund, an independent leasing company specializing in capital equipment, solar and alternative energy and vendor finance programs.

Having been acquired by JA Mitsui Leasing a few years ago, Tom Slevin, founder and CEO of First Financial, and Brian Dundon, SVP corporate development, both knew not only what to expect during the acquisition, but also what to provide to make it a smooth transition.

Reminiscing about First Financial's acquisition not too long ago, Slevin and Dundon remember the fears they had around acquisitions, which stemmed from stories of other independent companies being purchased by a larger company or bank and facing restrictions and various changes, which lessened the overall experience, value and productivity of some companies. Thankfully, that was not the case for the JA Mitsui Leasing acquisition some years ago, but it offered insight on how to provide insight, resources and opportunities when expanding internationally and into new territory.

"The biggest thing that we have with JA Mitsui and with the folks that we work with is that it's much more of a partnership than a top-down mentality," Dundon says. "That's not something you get in every single big company. And it's something that I know myself, Tom, and others are really grateful for is having partners that are seeking to actively help."

The Cultural Fit

The First Financial team plans to take a similar approach in its acquisition of NorFund. Slevin says NorFund is a perfect fit for First Financial. Having been established in Canada for years, NorFund was everything First Financial wanted in a partner, as Slevin puts it, "They have contacts, they have customers, they have vendor relationships, they have relationships within the leasing community there. And it was a really good cultural fit in that they're creative and entrepreneurial like First Financial."

NorFund, which has been renamed First Financial Canadian Leasing, will continue to be led by Robert MacFarlane, who has more than 30 years of leasing experience, including roles at Newcourt Credit, National City and PNC that focused on developing fair market value leasing businesses in Canada.

"[What] made NorFund really an attractive target was the people," Dundon says. "Rob MacFarlane founded NorFund. He led that company, and prior to that, he worked in fair market value, technology leasing, solar leasing, and really the type of businesses that we want to be involved in. There aren't many people up there in Canada that have done that and understand that market, so being able to acquire NorFund and bring Rob on board, it made a lot of sense."

What attracted First Financial Equipment Leasing to the Canadian market is how the country does business in a similar fashion to the U.S. From a contractual and legal standpoint, it makes sense, but Selvin also notes that recently, banks have pulled away from that market and have left a potential opportunity open for his company.

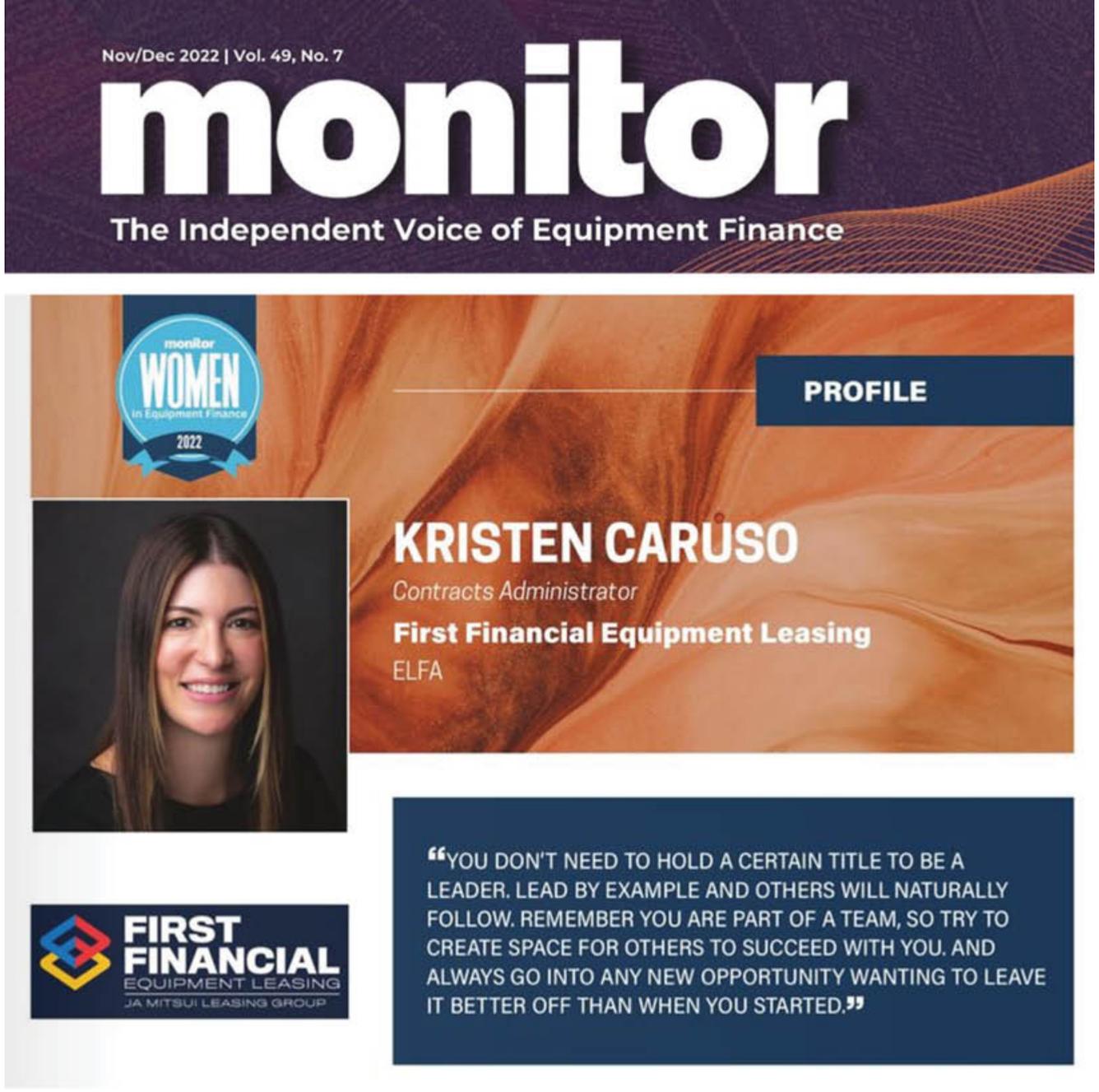
"Our goal is to really take what we've learned over the last 10 years that we've been there and grow that," Dundon says. "We're really a relationship focused company. We try to have our customers be our customers for decades, and Canada's a market that's pretty similar and people value that kind of approach and relationship mindset."

Running with NorFund's previous successes with solar asset classes, Dundon and Slevin plan to expand the company's offerings to include construction and material handling. In the U.S., First Financial's asset classes are material handling, information technology, healthcare and construction.

"Since the acquisition, we've grown – our equipment leasing volume has tripled and we've doubled the back office in three years," Dundon says. "That pace is continuing to grow and adding Canada in there is only going to further accelerate that in the long run."

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MEDICAL EQUIPMENT LEASING & FINANCING

Leasing new equipment can boost revenue and achieves a speedy return on investment

- Leasing medical equipment can offer you more financial flexibility, save money, and provide significant cost savings.
- Upgrading your outdated assets can boost your profits, manage your growth, and reduce risks.
- Maintain a competitive edge in attracting and serving patients by investing in the newest technology.
- Leasing medical equipment is an effective way to easily adapt to changes in the healthcare industry.

BENEFITS OF LEASING MEDICAL EQUIPMENT

100% Financing
Acquire the equipment you need without a major initial cash outlay.

Conserve Working Capital
Stabilizes cash flow and preserves lines of credit for other operational needs, investments, or unforeseen expenditures.

Accelerate ROI
Rather than paying one lump sum for your equipment, you make smaller payments while the equipment is working for you.

Avoid Obsolescence
Upgrade outdated equipment and stay on top of the latest advances in equipment and technology.

Bundle Soft Costs
Ability to bundle all project costs like engineering, software, services, freight, and installation into one monthly payment.

Flexibility
Options at the end of term to easily purchase, replace, upgrade or add additional equipment.

First Financial Equipment Leasing equips an array of medical facilities including:

- Ambulatory Surgical Centers
- Critical Access Hospitals
- Outpatient Diagnostic Centers
- Skilled Nursing Facilities

IMAGING:
MRI Machines, CT Scanners, X-Ray Machines, Nuclear Imaging, Ultrasound, Mammography
Pharmacy Automation & Inventory Management

LABORATORY EQUIPMENT:
Microscopes, Chemistry Analyzers, Mass Spectrometers, Sterile Processing

PATIENT ROOM & LIFE CARE SOLUTIONS:

- Anesthesia Delivery, Infusion Pumps, Patient Monitoring and Ventilators
- Patient Comfort: Hospital Beds, Stretchers and Surgical Tables
- Telehealth & Patient Record Management Technology

RADIO SURGERY/CANCER CARE:

- Gamma Knife, Linear Accelerator and Proton Beam Therapy
- Operating Room: Surgical Robots and Operating Room Technology
- Endoscopy and Surgical Tools

HEALTHCARE IT EQUIPMENT:

- Laptops, Servers, Networking, Storage, Printers, EHR System, Mobile Computer Carts, Nurse Calling, Telephony
- Sterilization Equipment
- Energy Management and
- Recapture: Solar, Regeneration

Hello, world

FIRST FINANCIAL EQUIPMENT LEASING BRINGS ON DAVID ANDERSON AS VICE PRESIDENT, OPERATIONS MANAGER

ORANGE, CA – Wednesday, August 3, 2022 – First Financial Equipment Leasing (FFEL), a leading provider of lease financing solutions, announces the addition of David Anderson as Vice President, Operations Manager. David brings nearly three decades of experience in all aspects of operations in non-bank lending environments providing equipment finance, trade finance, and factoring products to business customers.

“David is a significant addition to our company, and we’re thrilled to have him on board. We will lean on his vast expertise as we expand our infrastructure and integrated services offerings to serve customers better,” said Tom Slevin, CEO & Co-Founder, FFEL. “This is an exciting time for First Financial as we have numerous technology improvements and client-focused initiatives underway, all designed to improve the customer experience and overall efficiencies as we enter a period of untethered growth.”

“I am excited to join First Financial and work with an innovative team that is consistently enhancing the ways they support not only their customers but also their employees,” said David Anderson, Vice President, Operations Manager, FFEL. “As the company continues to expand, the environment is ideal for modifications and improvements, and I look forward to being a driver of this change.”

Before joining FFEL, David served as Senior Vice President/Operations at Mitsubishi HC Capital (USA.) Inc. While at Mitsubishi HC Capital, he was part of the initial team of employees responsible for launching a new division of the Japan-based leasing company in the US and more than doubled the company portfolio within five years. David earned a Bachelor of Arts degree in Economics from Middlebury College in Middlebury, VT, and will work out of company headquarters in Southern California.

About First Financial Equipment Leasing
First Financial Equipment Leasing specializes in the acquisition and life-cycle management of Construction/Heavy Equipment, Healthcare, Information Technology, and Automation/Material Handling equipment and services. For over 20 years, First Financial Equipment Leasing has provided financing solutions designed to conserve capital and offer affordable access to often expensive yet increasingly critical, advanced technologies and equipment.

Headquartered in Southern California, First Financial Equipment Leasing is a member of JA Mitsui Leasing, Ltd. (JAML), a Japanese equipment leasing company providing leasing and financial solutions in Japan and Globally (offices in Asia and North America). For additional information, please visit the company’s website at www.ffequipmentleasing.com.Hello, world

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Monitor | NextGen Issue: May/June 2022

Featuring Brian Dundon

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Brian Dundon is focused on achieving breakthrough outcomes and growth for First Financial and the people that work for the company. After First Financial was acquired by JA Mitsui Leasing, he started looking at what was possible through a new lens and challenged previous limits. With the acquisition came big goals that will continue to grow with the company.

In his new role as head of corporate development, Dundon is focused on driving new markets, new assets and new technologies to ensure First Financial is up to the task of reaching these goals. With a background in credit, pricing and syndications, Dundon continues to ask questions, learn new parts of the business and approach every day with a "why not" mindset. While he never stopped trying to master the basics, Dundon needed to understand how the rest of the leasing world works. He started out in IT leasing but sought to understand each of First Financial's verticals, as well as some new ones, hoping to use that knowledge in the current business.

Dundon loves building out an amazing team. He seeks out people who have insatiable curiosity and an aptitude for learning and growing. By keeping the team curious, they remain capable of handling any type of opportunity that comes their way. He continually looks outside the leasing industry for smart and capable people who bring new ideas for how to build process, systems and success. Along with that curiosity, Dundon is constantly looking to convert people over to the mission of becoming one of the leading and innovative companies in the equipment leasing world.

"Fundamentally, our business comes down to our people and their relationships with customers, vendors, and other partners. If our people believe in the mission, then I know that we will find success," Dundon says.

BRIAN DUNDON
SVP, HEAD OF CORPORATE DEVELOPMENT
FIRST FINANCIAL EQUIPMENT LEASING
ELFA

FIRST FINANCIAL EQUIPMENT LEASING
JA MITSUI LEASING GROUP

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WIND POWER MARKET FOCUS

Renewable energy is an important topic in today's environment, and the wind power sector is benefitting.

American Cranes & Transport
By D.Ann Shiffler

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Monitor | 3rd Annual Women in Equipment Finance

Featuring Elise Hardy

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PROFILE



ELISE HARDY

Vice President of Sales
First Financial Equipment Leasing

FIRST FINANCIAL EQUIPMENT LEASING

VISION FOR THE FUTURE:

"AS WE DESIRE EVERYTHING AT OUR FINGERTIPS NOW MORE THAN EVER, MY VISION IS ONE WHERE CLIENTS HAVE ACCESS TO LEASING OPTIONS AS FAST AS THEY REQUEST THEM, ENABLING THEM TO ACQUIRE THE EQUIPMENT THEY NEED AHEAD OF LEAD TIMES. MY VISION FOR THE INDUSTRY FOCUSES ON CLIENT AND VENDOR TRANSPARENCY, PROMOTION OF AUTOMATED TECHNOLOGY AND STRATEGIC MATERIAL HANDLING FLEET MANAGEMENT."

Elise Hardy is a dynamic leader who has played a vital role in the equipment finance industry over the last 10 years. As the first woman to serve as a sales executive at First Financial Equipment Leasing, Hardy has proven she can hold her own in the historically male-dominated industry of capital equipment financing. Since joining the company in 2018, Hardy has built an impressive portfolio of new customers and shattered just about every sales-related record held at the 21-year-old company.

Fiercely competitive by nature, Hardy is a quota-crusher who does not sit around waiting for the phone to ring. Her long-standing customers appreciate the openness, honesty and value she brings to the table. She is highly driven, upbeat and is an excellent mentor for her teammates by consistently leading by example. It's no wonder she has created relationships with her clients and colleagues that stand to last a lifetime.

What really sets Hardy apart is her true passion for helping people, teams and organizations grow. While the COVID-19 pandemic and national shutdowns have caused many of us to take a pause, Hardy has grown her portfolio by more than 100%. Where many have only seen obstacles, she has found opportunities. Hardy's unprecedented accomplishments during the last 18 months also include signing 10 marquee clients, doubling the company's material handling and automation leasing business and earning a spot as one of the top three producers at the company.

"Throughout her career, Elise has provided much more to her customers than the financial backing they need to grow their businesses; she has served as a trusted advisor, advocate, problem-solver and industry expert," Dave Sanborne, senior vice president of sales at First Financial Equipment Leasing, says. "Elise is skilled in building and managing progressive leasing programs that exceed productivity expectations and lead the industry in outstanding customer service."

Hardy has worked in various industries that provide a wide array of products and services to clients, expanding from direct-to-consumer sales to Fortune 500 enterprises. Having started her career selling goods directly to homeowners, she gained experience to excel at selling direct to C-suite level executives through various roles. From home consumer goods to financial services, she has sought to bring value to her customers in a way that provides solutions and allows organizations to run more effectively and efficiently, both functionally and financially.

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Financing options can help both robotics vendors and end users realize faster returns on investment.

Robotics247.com
By Eugene Demaitre

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Monitor Live+ Equipment Finance: Our People ARE Our Future Part Two

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