Automation in 2026 is not just evolving; it is accelerating at a pace that challenges most businesses to keep up with traditional capital budgets. At MODEX this year, you will witness firsthand how AI-native automation, robotics, and warehouse orchestration tools are transforming operations. Innovations like generative AI co-pilots and predictive analytics are becoming central to automation strategies, but the real story lies in the data.

Automation Is Scaling Faster Than Ever

- Nearly 4.7 million warehouse robots are installed in over 50,000 warehouses globally as of 2026.
- Warehouse automation achieves a 25–30% reduction in labor costs, 300% faster order fulfillment, and approximately 99% accuracy.
- The global warehouse automation market has reached $30 billion and is projected to nearly double by 2030. A
- Almost two-thirds of companies planned to increase their automation spending as 2026 approached, indicating strong long-term confidence.

In this environment of rapid innovation, rising expectations, and intensifying competitive pressure, more companies are opting for leasing.

Why Leasing Is the Smartest Way to Finance Automation in 2026

Stay Ahead of Rapid Innovation: With AI-driven systems evolving monthly, rather than yearly, leasing allows you to stay ahead of technology without locking yourself into quickly outdated systems.

Preserve Cash While Automating Aggressively: Automation requires significant capital investment. Leasing enables you to smooth your cash flow, allowing reinvestment in hiring, inventory, expansion, or logistics resilience, key focus areas at MODEX 2026.

Bundle Everything into One Payment: Today’s automation encompasses:

- Robotics
- AI and analytics
- WMS/WES/TMS orchestration
- Software updates
- Integration and support

Leasing allows you to finance hardware, software, and services as a single, unified operational expense.

Support Phased Automation Strategies: Currently, only 10% of warehouses employ advanced automation, but 31% plan to be fully automated by 2028. Leasing enables phased expansion without financial friction.

Accelerate Deployment: MODEX will feature over 1,000 technology providers and demonstrations that illustrate the rapid advancement of automation. Flexible financing helps you move from “demo to done” more quickly.

Bottom Line: Automation is becoming smarter, faster, and increasingly essential for competitiveness. Financing needs to keep pace with these advancements.

Leasing offers companies the agility to adopt cutting-edge automation, frequently upgrade their systems, preserve cash, and scale on demand, all while staying ahead of accelerating technology cycles.

If you are planning automation investments in 2026, leasing may be the most strategic move you can make. Contact us today to discuss a customized financing plan that will advance your automation roadmap for 2026 and beyond.

David Sanborne, Senior Vice President, National Sales Manager, M: (480) 363-7554, E: dsanborne@ffequipmentleasing.comHello, world

2026 is here. Are you ready to compete? Technology moves fast, and companies that delay upgrades risk falling behind.

Lease Smarter. Innovate Faster: Why IT Leaders Are Choosing Leasing Over Buying in 2026

As we enter a new year, IT leaders face a crucial question: How can we harness the latest technologies while keeping budgets in check? In today's fast-paced environment, embracing digital transformation isn't just an option; it's a necessity for driving growth, boosting efficiency, and staying ahead of the competition. However, the hefty price tag of new technology can often weigh down cash flow and tie up precious working capital.

So, which route is better? Leasing.

Decoding the Market Dynamics

In 2026, global IT spending is projected to skyrocket to $5 trillion, fueled by the rapid adoption of cloud services, AI innovations, and enhanced cybersecurity measures. The speed of tech refresh cycles is also on the rise, with new gear potentially becoming outdated in just 24 to 36 months. Interestingly, over 60% of businesses are opting for leasing and financing solutions for their IT needs, primarily because of the flexibility and optimum cost control they provide.

Why Leasing Beats Buying – Every Time

1. Boost Your Cash Flow & Financial Freedom
Buying equipment often demands a significant upfront investment, which can stifle liquidity and constrain your growth strategies. Leasing, on the other hand, allows you to spread costs through predictable monthly payments, freeing up capital for expansion opportunities.

2. Stay Ahead of the Technology Curve
In a world where technology evolves at lightning speed, leasing provides your business with access to the latest tools without the financial burden of ownership. With built-in upgrade options at the end of the lease term, you can easily refresh your equipment and maintain your competitive edge.

3. Reap Tax & Accounting Perks
Lease payments typically qualify as operating expenses, simplifying accounting and making them fully deductible. While purchasing might offer depreciation benefits, these can be complicated and unpredictable.

4. Reduce Risk & Simplify Lifecycle Management
Many leasing agreements include maintenance and disposal services, substantially reducing your risk and administrative burden. In contrast, owning equipment means you assume full responsibility for maintenance and end-of-life disposal.

5. Align IT Costs with Business Growth
Leasing lets you align your expenses with usage and revenue cycles, allowing for agile responses to market shifts and scalable operations aligned with your growth trajectory.

What Types of IT Equipment Can Be Leased in 2026?

Leasing options today extend well beyond laptops and basic hardware. Modern IT leasing encompasses nearly every component of a digital enterprise, making it a valuable resource for CIOs, CFOs, and IT leaders. Below is a clear breakdown of the most commonly leased categories, based on market insights from 2025 to 2026.

1. Core Infrastructure Hardware
These equipment types form the backbone of corporate IT infrastructure, and all are widely available through leasing programs:

- Servers – Enterprise servers for hosting, virtualization, and compute-intensive workloads. Storage & Backup Systems (SAN, NAS) – Scalable storage arrays and secure backup appliances.
- Networking Hardware (Routers, Switches, Load Balancers) – Essential for high-performance networking and connectivity.
- Firewalls & Security Appliances – Enterprise-grade security infrastructure, including firewalls and intrusion prevention systems.
- Data Center Equipment. Racks, UPS systems, and other critical environment components.

2. End-User Computing Devices
Ideal for fast-growing teams, remote workforces, and flexible refresh cycles:

- Laptops & Desktops. One of the largest and fastest-growing leasing segments.
- Monitors, Keyboards, Peripherals. Often bundled with workstation leases.
- Printers & Scanners. Still essential in many business environments.
- Projectors & Conference Room Equipment. Supports hybrid workplace collaboration.

3. Specialized or Software-Integrated Equipment
Leasing extends into more specialized and cloud-connected tools:

- Point-of-Sale (POS) Systems – Retail and hospitality systems integrating hardware and software.
- Cybersecurity Systems – Appliances and software-driven tools are critical for enterprise security posture.
- Software Licensing / SaaS Bundles – Many leasing programs now include software licensing with hardware (e.g., OS, security suites).

4. Telecommunications & Unified Communications Equipment

- VoIP Phone Systems
- Unified Communications Platforms
- Conference Phones & Video Systems
- Call Center Hardware & Headsets

5. Cloud-Connected & Hybrid Infrastructure
As companies adopt hybrid IT:

- Cloud gateways
- Edge devices
- IoT hardware

Why This Matters for IT Leaders in 2026

The ability to lease a wide range of IT equipment offers several advantages for organizations:

- Stay agile amidst rapid technological changes.
- Reduce capital expenditure (CAPEX) pressure and preserve cash flow.
- Simplify refresh cycles and avoid asset obsolescence.
- Maintain a secure, modern, and scalable technology infrastructure.

All of this can be achieved without the commitment of long-term ownership or the burden of depreciation.

As we move through 2026, the ability to adapt quickly and efficiently in the use of financial resources will be crucial for success. Choosing to lease IT equipment is not just a cost-saving measure; it is a strategic decision that positions your business for future innovation while preserving essential capital. Embracing flexibility can drive growth and help you stay ahead, freeing you from the burdens of ownership.

At First Financial Equipment Leasing, we are dedicated to aligning our technology asset refresh programs with your evolving IT needs. Whether you are looking to expand your infrastructure, upgrade hardware, or implement new software, we are here to provide solutions tailored to your strategy and financial objectives.

Contact us today to explore how flexible IT leasing can empower your enterprise’s growth and success.Hello, world

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Thanks to a range of factors, including high inflation, high interest rates, as well as supply chain vulnerability associated with geopolitical conflicts and the aftermath of the COVID-19 pandemic, there is financial uncertainty within the materials handling sector.

According to Philip Rosenmüller, head of technical sales industrial MHE fleet management & consulting with CHG-MERIDIAN USA Corp, this uncertainty is reshaping how businesses invest in materials handling equipment.

“While inflation and market volatility have made companies more cautious with large capital outlays, these same pressures are driving smarter, more flexible investment strategies,” says Rosenmüller.

Overall, even amid the uncertainty, Rosenmüller says he is seeing a clear trend toward strategic reinvestment through flexibility – where leasing, electrification, and automation combine to build smarter, more resilient, and future-ready operations.

Asked if any sectors are currently more active than others, in terms of such equipment purchases, Rosenmüller says logistics and automated warehousing are leading the way.

“The continued rise of e-commerce and the demand for faster, more efficient fulfilment have pushed these sectors to expand and modernise rapidly,” he notes.

“We’re seeing significant growth in automation technologies – not just high-end systems, but increasingly accessible and scalable solutions that make automation viable for operations of all sizes.”

Nominating manufacturing, along with ports and distribution hubs as other industries to watch, Rosenmüller says that the most active sectors are those under pressure to move goods faster, smarter, and more sustainably.

“That’s where automation, digitalisation, and flexible equipment solutions are making the biggest impact,” he says.

> ***“Instead of being locked into long ownership cycles, companies can adapt faster to operational changes, sustainability targets, and evolving technology.”***
>
> — Philip Rosenmüller, CHG-MERIDIAN USA Corp

The rise of FMV leases

According to Rosenmüller, flexible options like Fair Market Value (FMV) leases are helping accelerate this technology adoption.

The logic of choosing this option stems from the understanding that spreading costs and optimising equipment life cycles allows businesses to access the latest electric and automated technologies without heavy upfront spending. It makes it possible for them to ensure their fleets are not just modern and efficient, but also cost-effective.

In contrast, the problem with traditional CapEx loans – and the reason they are increasingly overlooked in favour of options like FMV leases – is that they can result in ageing fleets, higher maintenance costs, and more downtime as equipment reaches the end of its life cycle.

“Leasing not only helps reduce overall costs – often by 30% or more when factoring in maintenance, uptime, and residual value – but it also enables smarter, total cost of ownership (TCO)-based fleet management,” says Rosenmüller.

Arrangements of this type make it possible for businesses to right-size their equipment, refresh fleets more frequently, and access newer, more efficient technologies without the burden of large upfront investments.

“Instead of being locked into long ownership cycles, companies can adapt faster to operational changes, sustainability targets, and evolving technology,” says Rosenmüller.

“As a result, leasing and lifecycle-based financing have moved from being alternatives to becoming the preferred strategy for many forward-thinking organisations in the materials handling industry.”

An organisation that operates in 32 countries – and is able, through its subsidiaries and partners, to support clients in nearly 190 countries – CHG-MERIDIAN provides FMV leasing solutions directly to its clients.

The company’s team of industry experts works closely with clients to analyse existing fleets and design TCO-based strategies that reduce costs, minimise downtime, and improve sourcing processes in the long-term.

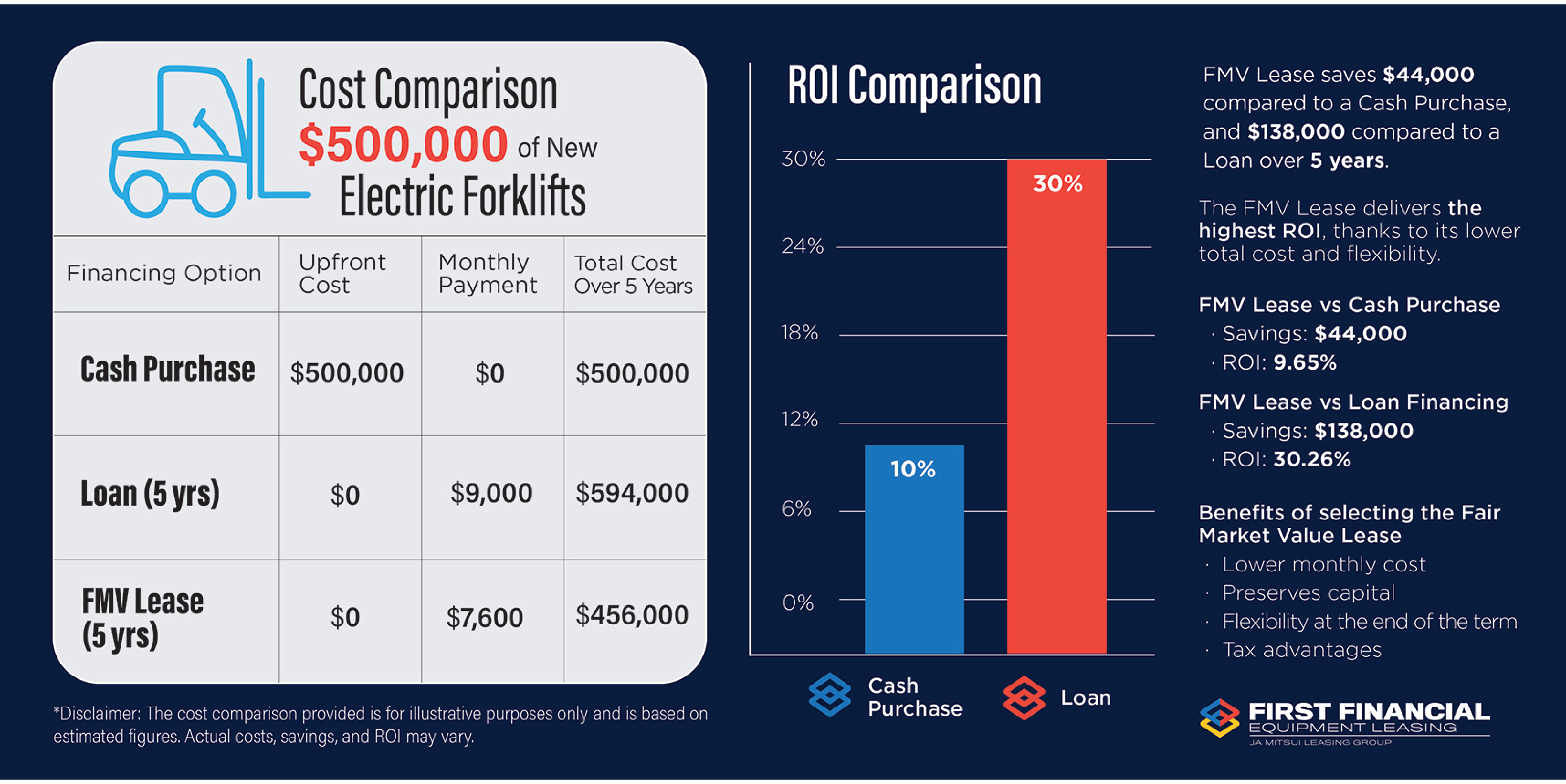
> ***"Leasing solutions, especially FMV and hybrid structures, are helping businesses remain competitive while managing risk and capital more strategically."***
>
> — Elise Hardy, First Financial Equipment Leasing

Tax benefits in the US

First Financial Equipment Leasing (FFEL), a US-based organisation focused on helping businesses in the materials handling sector and elsewhere match the best leasing options with the latest technologies, also sings the praises of FMV leases.
According to Elise Hardy, the company's regional vice president sales, "their popularity stems from the combination of flexibility, tax efficiency, and cash flow advantages" they deliver.

Ensuring lower monthly payments compared to ownership-based financing, and allowing customers to return, renew, or purchase equipment at fair market value, FMV leases are ideal for rapidly evolving technologies, such as automation and robotics.
Hardy says that in the US, which is the market in which FFEL does all its business, changes to Section 179 tax benefits have significantly influenced financing strategies.

Specifically, for 2025, the deduction limit increased to USD2.5 million, with a spending cap of USD4 million. According to Hardy, this change allows businesses to deduct the full purchase price of qualifying equipment – new or used – provided it is placed in service by December 31, 2025.



In addition, the restoration of 100% bonus depreciation means that companies can deduct any remaining equipment costs not covered by Section 179 in the same year.
"This evolution reflects how customers now prioritise productivity, scalability, and financial agility over traditional ownership," says Hardy. "Leasing solutions, especially FMV and hybrid structures, are helping businesses remain competitive while managing risk and capital more strategically."

According to Hardy, the FMV leasing model is designed to support businesses not just for their current needs but also to help them grow and adapt in a fast-changing market.

"Unlike traditional loans or fixed leases, this approach offers more flexibility, making it easier for companies to take advantage of new technologies. This flexibility is crucial in today's supply chain, which is constantly changing and evolving," she says.

As a result, businesses are able to scale their operational capacity up or down based on market demand, allowing for better resource allocation and responsiveness to business fluctuations.

In addition, they can implement automation solutions at a manageable pace, ensuring that their workforce can adapt without disruption while enhancing efficiency and productivity. By avoiding large upfront capital expenditures, they can free up valuable financial resources and therefore enable funds to be used for other strategic initiatives or investments.

And they can also be sure to access the latest technology. FMV leases allow businesses to stay ahead of the curve by obtaining cutting-edge technology without the risk of obsolescence, ensuring that their operations remain competitive and innovative.

SMEs and capital investment

While, traditionally, investment in the latest materials handling equipment has been dominated by large organisations with established automation teams and the requisite capital to fund full-scale projects, that is no longer always the case.

“We’re seeing far greater activity from small and medium-sized enterprises (SMEs), particularly those looking to improve efficiency and reliability without taking on heavy capital costs,” says Dr Paul Rivers, managing director of Guidance Automation.
“For SMEs, the case for better materials handling has always been clear – it directly affects productivity, flow, and customer delivery times. But the entry point was often too high.”

In other words, conventional purchase or lease models have always demanded significant upfront investment, long payback periods, and external integration support. Combined, these barriers have prevented many smaller manufacturers and distributors from modernising their handling operations.

“Our goal, [at Guidance Automation], is to make advanced materials handling capability accessible to businesses of every size,” says Rivers. “By offering flexible, service-based access to equipment, SMEs can trial solutions in their own environments, prove the return, and expand as confidence grows.”

Rivers says he is impressed by how effectively these companies adopt new technologies once the barriers are removed.

“Smaller firms tend to make decisions quickly, involve the right people on the shop floor, and measure results closely,” he says. “Working in partnership with them means we share the risk and the reward – delivering measurable improvements in throughput, safety and utilisation without the burden of traditional capital expenditure.”

Pay-as-you-go

Guidance Automation’s most popular investment solution is Autonomous GO, a flexible, pay-as-you-go automation model for materials handling and transport that removes the need for capital investment or long-term commitment.

Customers who sign up for this solution pay only for the hours their robot workers operate – at half the UK Living Wage – with installation, servicing and support fully included. A straightforward operating-expense approach, it involves monthly invoicing, as well as the option to give just 30 days’ notice, without penalty, if the product in question is not the right fit.

According to Rivers, Autonomous GO delivers ROI within just one hour.
“[Up to] 30–50% of a production worker’s time is typically spent moving materials rather than applying the specialist skills they’re trained for,” he explains. “Automating that movement allows human workers to focus on work that genuinely requires their expertise.”

Because Autonomous GO is fully managed and performance-based, customers don’t carry the risk of ownership or maintenance. A practical alternative to traditional ownership or leasing models that align investment directly with productivity, it delivers predictable costs, measurable results and the flexibility to scale or pause as required.

Like the various other options mentioned above, Autonomous GO places materials handling operations of all sizes and persuasions in a position to navigate current global uncertainties and reap the benefits that investment in the latest capital equipment can deliver.

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In the fast-evolving world of material handling, every second counts, and agility can spell the difference between success and stagnation. How businesses secure and manage their equipment plays a pivotal role in shaping their financial outcomes.

Today’s warehouses and distribution centers are far from just storage areas; they’ve transformed into lively hubs powered by automation, robotics, and cutting-edge AI technologies. These innovations are crucial for meeting the increasing demands of consumers and navigating the complexities of modern supply chains.

Yet, with innovation comes a hefty price tag. Advanced equipment, such as Automated Storage and Retrieval Systems (ASRS) and Automated Guided Vehicles (AGVs), as well as efficient lithium-ion battery fleets, can require investments that reach into the hundreds of thousands, if not millions, of dollars. For businesses aiming to stay ahead of the competition, the challenge extends beyond selecting the right equipment; it’s about navigating the most effective financing strategies.

Enter leasing: a game-changer for companies eager for flexibility, cost efficiency, and future-proofing their operations. Among the various leasing options, Fair Market Value (FMV) leases shine as a savvy way to acquire essential material handling equipment without tying up valuable capital or risking technological obsolescence.

Whether you’re a warehouse manager looking to ramp up operations, a fleet manager aiming for optimal utilization, or a dealer wanting to enhance the value you provide to customers, embracing flexible equipment leasing isn’t just a nice-to-have—it’s a critical component of a successful strategy.

Industry Trends: The Rise of Leasing in Material Handling Equipment

The material handling equipment market is experiencing remarkable growth, with compelling statistics to support it. In 2023, a striking 82% of businesses acquiring equipment opted for some form of financing, with leasing emerging as the preferred choice for 26% of them.

By 2024, the U.S. material handling equipment leasing market surged to an impressive $1.15 billion, and it’s projected to maintain a robust 15.2% CAGR through 2034. On a global scale, the material handling equipment market is projected to reach a substantial $242.5 billion by 2025, driven by increasing demand across key sectors, including automotive, logistics, and e-commerce.

“By offering flexible, service-based access to equipment, SMEs can trial solutions in their own environments, prove the return, and expand as confidence grows.”

— Dr Paul Rivers, Guidance Automation

These figures underscore a pivotal truth: traditional ownership models are struggling to keep pace with rapid technological advancements and rising costs. Leasing presents a dynamic solution that aligns seamlessly with the priorities of modern businesses.

Far from being a mere fallback option, leasing has evolved into a strategic financial instrument. While owning equipment may appear appealing at first glance, it often ties up precious capital and exposes businesses to the risks of depreciation and maintenance. In contrast, leasing transforms this equation: it safeguards cash flow, facilitates effortless upgrades, and transfers the burden of obsolescence to the lessor.

For companies navigating fast-changing landscapes, leasing transcends mere affordability; it embodies agility and positions them for sustained growth. Embracing this flexible approach enables businesses to remain at the forefront of innovation, ensuring they are always ready for what lies ahead.

Leasing in Context: Modern Business Priorities

Leasing aligns perfectly with today’s business trends. Equipment financing is no longer just about acquiring assets; it also supports growth, agility, and resilience. Leasing turns equipment procurement into a strategic tool that aligns with overall business objectives.

In light of market volatility, potential rising interest rates, and tighter budgets, having predictable costs and preserving liquidity are essential. The rapid advancement of technology in robotics and AI requires flexibility, and leasing allows businesses to adopt cutting-edge solutions without being tied to outdated assets.

Labor shortages and rising wages are pushing companies to adopt automation more quickly, and leasing facilitates the deployment of advanced equipment without a significant upfront investment. Additionally, digital transformation is a major driver—technologies such as IoT, telematics, and AI analytics are becoming the standard, and leasing provides access to connected equipment without the long-term ownership risk.

In uncertain economic conditions, leasing helps to minimize exposure to depreciation and unexpected maintenance costs, resulting in greater financial predictability. Furthermore, global supply chain volatility and increasing customer experience demands necessitate agility, and leasing offers the flexibility to quickly scale operations in response to changing demand.

Leasing as a Strategic Tool

Leasing has become a strategic enabler that drives growth and resilience. By opting for leasing instead of ownership, organizations unlock advantages that have a direct impact on their bottom line.

First, leasing helps conserve financial resources, allowing businesses to redirect capital toward innovation and market expansion. It also provides access to cutting-edge technology without the burden of long-term commitments, ensuring that companies remain competitive in a rapidly evolving market.

Additionally, predictable monthly payments facilitate budgeting and improve cash flow management. Built-in maintenance and upgrade options help mitigate risks associated with equipment failure or obsolescence. In summary, leasing transforms the acquisition of equipment into a strategic decision that supports operational efficiency and long-term success.

Tailored Leasing Solutions for All Stakeholders

Modern leasing solutions are designed to meet the unique needs of every stakeholder. Manufacturers benefit from OEM financing programs that enhance competitiveness. Dealers leverage flexible lease structures to close more deals and build lasting relationships. Warehouse managers gain access to bundled services, including maintenance and telematics, which simplifies operations. For business owners and CFOs, leasing represents a financial strategy that promotes flexibility and aligns with modern priorities.

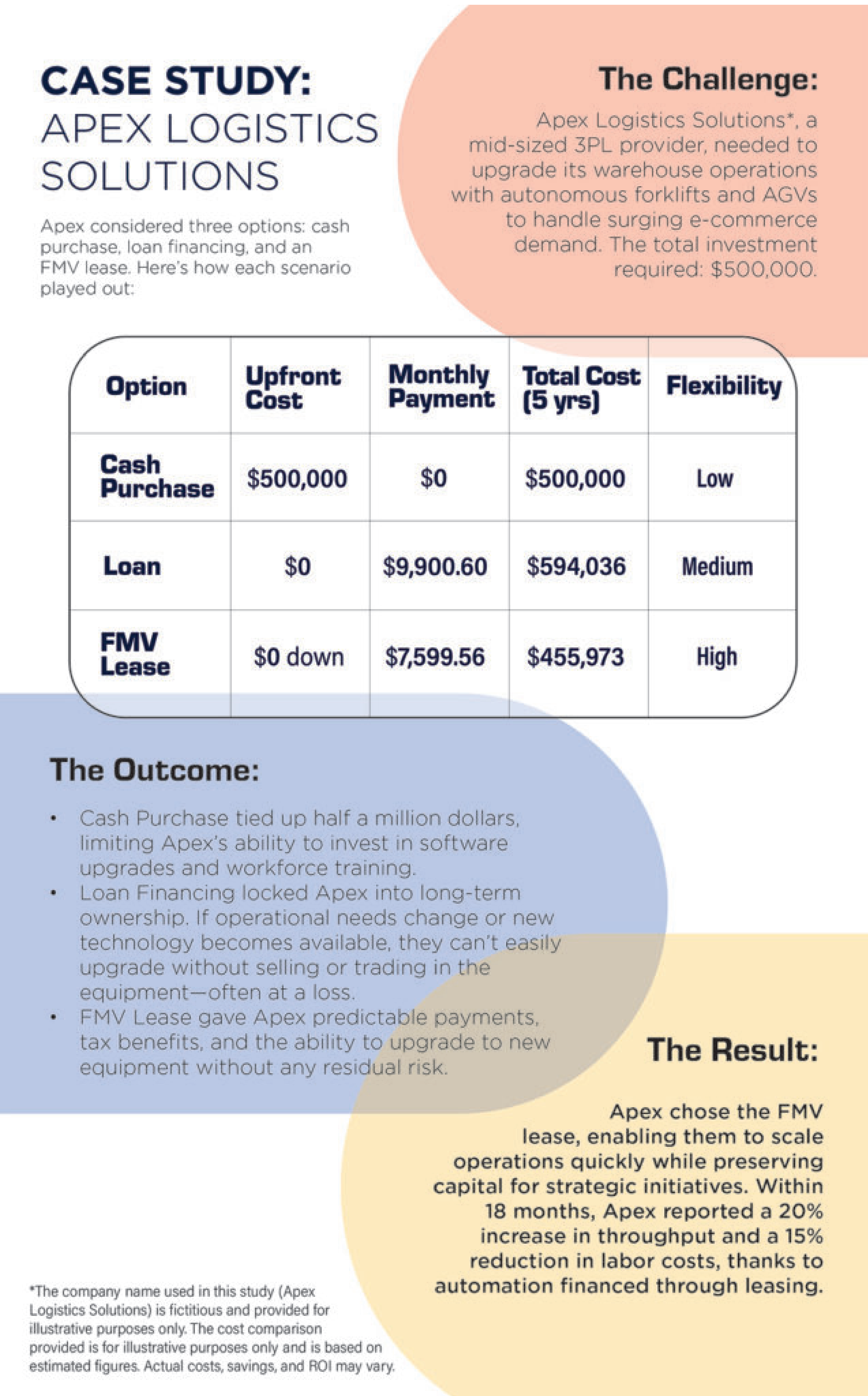
Fair Market Value Leases: The Preferred Method

Fair Market Value (FMV) leases stand out as the most strategic option for businesses navigating rapid technological change. They offer lower monthly payments compared to ownership or capital leases, freeing up working capital for growth initiatives. At the end of the term, businesses can return, renew, or upgrade equipment, which is ideal for environments where robotics and automation evolve quickly.

FMV leases also deliver tax efficiency, often qualifying as operating expenses. This structure simplifies accounting and supports predictable budgeting. For companies investing in automation, robotics, and AI-driven systems, FMV leases provide the agility and scalability needed to stay ahead without overcommitting resources.

Visit our FMV Leasing page for comprehensive details on how these leases can benefit your business by providing the necessary equipment without exceeding your budget.

Real-Life Case Study: Apex Logistics Solutions



Option	Upfront Cost	Monthly Payment	Total Cost (5 yrs)	Flexibility
Cash Purchase	$500,000	$0	$500,000	Low
Loan	$0	$9,900.60	$594,036	Medium
FMV Lease	$0 down	$7,599.56	$455,973	High

Future-Proof Your Operations

In a world where technology changes overnight, ownership can be a liability. Opting for leasing, primarily through FMV structures, offers flexibility, cost efficiency, and strategic advantage.

Leasing material handling equipment is more than a wise financial choice; it's a comprehensive approach that can transform operations, enhance agility, and contribute to overall business success in a rapidly paced and demanding environment. As the industry continues to evolve, those who adopt adaptable financing solutions will differentiate themselves, positioning their businesses for sustainable growth and resilience in the face of future challenges.

Ready to explore tailored leasing solutions?

Partner with a financing provider that understands your industry and can help you stay ahead of the curve. The right leasing strategy isn't just about acquiring equipment; it's about building resilience, agility, and long-term profitability. Contact us today to learn how we can help you transform your operations with smart, flexible financing.

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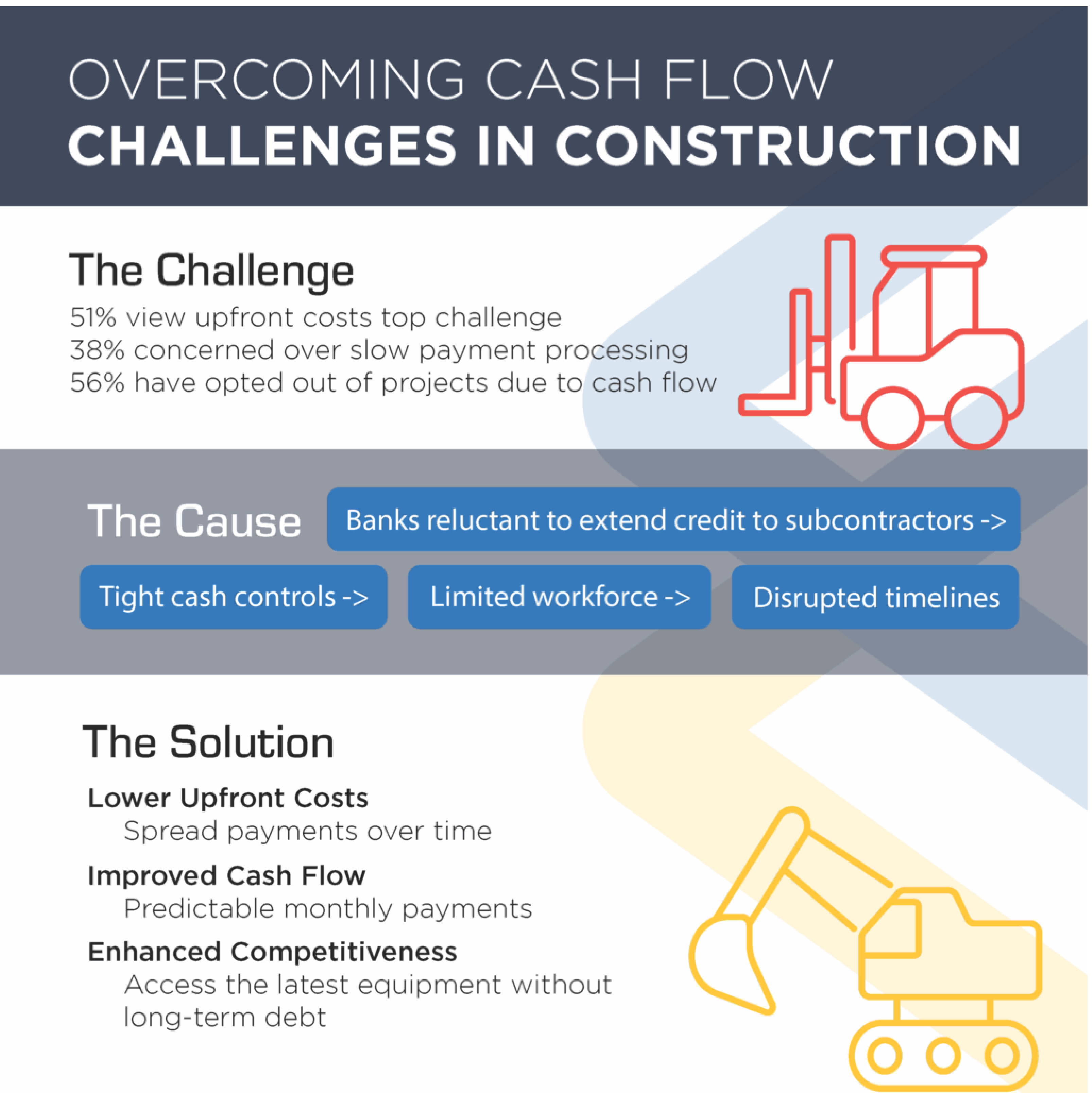
Upfront costs and 75-day payment delays shouldn’t stop you from winning projects.



Overcoming Cash Flow Challenges in Construction

Many professionals in the construction industry face a common dilemma: securing a significant project only to be halted by financial constraints. Rising equipment costs, extended payment terms stretching between 60-75 days, and the burden of covering two months’ expenses before receiving payment can create a daunting scenario.

Research from recent industry reports shows that:

- A significant 51% of construction professionals view upfront costs as their top challenge.
- 38% express frustration over slow payment processing, which disrupts cash flow and creates uncertainty.
- A concerning 56% have chosen to forgo projects entirely due to concerns over cash flow, demonstrating the significant impact on business opportunities.
- Additionally, it’s worth noting that 76% of projects experience at least a week’s delay due to payment issues, resulting not only in time loss but also in revenue loss, which can affect a company’s bottom line.z

One of the main factors contributing to these cash flow challenges is the reluctance of traditional banks to extend credit to subcontractors unless they are large, established firms. This can put smaller companies at a disadvantage, often forcing them to start projects with a limited workforce due to tight cash controls, which can disrupt timelines and potentially jeopardize job security.

The Solution: Equipment Leasing

Leasing equipment can be a strategic approach to managing cash flow effectively. Here’s how it can be beneficial:

1. Lower Upfront Costs:
Leasing significantly reduces the immediate financial burden by spreading payments over time. This flexibility allows you to allocate funds more effectively toward labor and materials, enabling projects to kick off smoothly.

2. Improved Cash Flow:
With predictable monthly leasing payments, budgeting becomes easier, reducing the pressure of waiting for payments from clients. Businesses no longer have to cover two months of expenses out of pocket.

3. Reduced Risk:
Leasing helps maintain operational continuity even when clients extend their payment terms. This reduces reliance on credit and emergency funds, allowing you to manage your finances with greater ease.

4. Enhanced Competitiveness:
Accessing the latest equipment without the weight of long-term debt empowers your business to confidently bid on more projects.

Case Study: Turning Cash Flow Challenges into Growth

A mid-sized contractor in the Midwest faced a frustrating reality: despite winning bids for lucrative commercial projects, they couldn't move forward. Why? Upfront equipment costs were draining their working capital, leaving them unable to fully staff jobs or purchase necessary materials.

The result was stalled timelines, missed opportunities, and mounting stress. Traditional financing wasn't an option—banks were hesitant to extend credit without significant collateral.

That's when they turned to equipment leasing. By spreading costs over manageable monthly payments, they unlocked $250,000 in working capital almost immediately. This financial breathing room allowed them to:
✔ Fully staff projects from day one
✔ Maintain cash flow without relying on emergency credit
✔ Take on three additional projects within the same year

The outcome? An 18% increase in annual revenue, stronger client relationships, and a competitive edge in bidding for future work—all without sacrificing financial stability.

Don't allow financial challenges to prevent you from pursuing new project opportunities. By adopting a strategic leasing approach, you can turn what once seemed impossible into real achievements, paving the way for significant growth.

If you're ready to utilize equipment leasing to advance your business, let's connect. Together, we can explore opportunities that will drive your success.

For more information, contact our construction industry expert, Jeff Whitcomb, at 630-853-1991, jwhitcomb@ffequipmentleasing.com.Hello, world

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The Big Beautiful Bill Has Arrived

HERE'S HOW TO HELP YOUR SALES FORCE CAPITALIZE ON IT

JEFF WHITCOMB
Senior Vice President Construction, First Financial Equipment Leasing

Jeff Whitcomb has over 25 years of experience in equipment leasing and sales leadership. Throughout his career, he has demonstrated expertise as an entrepreneur, establishing new companies with strong cultures, as well as taking on challenges at large multinational organizations. His extensive industry knowledge and broad network have consistently yielded positive results. Jeff is particularly adept at mentoring others to help them expand their capabilities, whether they are clients or colleagues.

Before joining First Financial in 2021, Jeff held various sales and sales management positions at eMarket Capital, De Lage Landen Financial Services, People's Capital and Leasing Corp., ampCNG, Sumitomo Mitsui Finance and Leasing, Mitsubishi UFJ Lease & Finance, and Pathward.

Jeff earned a B.S. degree in business administration from Bucknell University and an M.B.A. from the Thunderbird School of Global Management at the University of Arizona. He resides in Dallas, Texas.

Section 179 changes allow businesses to deduct up to $2.5 million from their tax bill this year; that is a win-win proposition for you and your customers.

The Big Beautiful Bill has been signed into law, and it's the biggest incentive for equipment sales our industry has ever seen. With the passage of this new bill, equipment distributors now have one of the most essential elements for success: clarity.

Now is the time to arm your sales force with clear, practical information to ensure that they can fully communicate the tremendous opportunity customers have to invest in their future and take full advantage of these tax incentives.

Let's peel back the layers to understand what's in the Big Beautiful Bill that benefits your customers:

IT DOUBLES THE SECTION 179 EXPENSING ALLOWANCE TO $2.5 MILLION IN 2025, WITH A $4 MILLION PHASEOUT INDEXED TO INFLATION FOR FUTURE YEARS.

Section 179 of the Internal Revenue Code allows businesses to deduct the full purchase price of qualifying equipment or software in the year it is put into service. Therefore, rather than spreading out deductions over several years, businesses are permitted to claim the entire expense up front, which can significantly reduce their overall tax bill.

The $4 million phaseout threshold means the deduction is reduced dollar- for-dollar above and beyond this limit. It's intended to benefit small to mid- sized businesses rather than larger companies with deeper pockets.

Both new and used equipment are eligible for the deduction, provided the equipment is new to the business.

It doesn't matter if businesses borrow, lease or pay cash for the equipment as long as it is placed into service before the end of 2025. This rule applies to different types of equipment, including construction and heavy equipment, tractor-trailers, computers, office equipment and software.

Section 179 Tax Incentives

Have Doubled Deductions are now up to $2,500,000 on New & Used Equipment

Equipment Cost	$2,000,000
Section 179 Deduction	$2,000,000
Bonus Depreciation (80%)	$0
Normal First Year Depreciation	$0
Estimated Tax Savings (35% Tax Bracket)	$700,000
Equipment Cost After Tax Savings	$1,300,000

* This is a simplified example for illustrative purposes. Actual tax savings depend on your specific tax situation and eligibility. Please consult your tax advisor for personalized advice.

IT PERMANENTLY REINSTATES THE 100% BONUS DEPRECIATION FOR NEW AND USED EQUIPMENT PURCHASES, RETROACTIVE TO JAN. 19, 2025.

Businesses can immediately deduct the entire cost of qualifying new and used equipment placed in service after Jan. 19 of this year. And this is now a lasting part of the tax code and won't be subject to future reductions or expirations, thus providing businesses with ongoing tax benefits.

BUSINESS INTEREST DEDUCTION LIMIT TO 30% OF EARNINGS BEFORE INTEREST, TAXES, DEPRECIATION AND AMORTIZATION (EBITDA), RATHER THAN EARNINGS BEFORE INTEREST AND TAXES (EBIT).

This reverses a change made in 2022 and is advantageous for businesses that rely heavily on loans and have significant depreciation and amortization expenses. It allows them to deduct more interest, reducing their tax burden and encouraging investment.

HOW DOES THIS IMPACT LEASING?

One of the biggest questions I'm asked is, Can you still take bonus depreciation and/or Section 179 benefits (accelerated depreciation) when you choose a First Amendment Lease? The answer is YES.

And that's an amazing thing, because leasing can help customers level up the economic value proposition. Leasing allows customers to take advantage of these significant tax incentives with the least amount of up-front capital expenditures (so less cash out of pocket). Leasing is still the lowest overall total cost of ownership for lessees who return or extend their leases.

Businesses can also wrap software, maintenance and supplies into their lease. This can help sidestep surprises, minimize downtime and transfer the burden of maintenance costs away from the company, while helping ensure that equipment stays in tip-top condition throughout the lease term.

DEVISING A WINNING SALES TALK TRACK

What does passage of the Big Beautiful Bill mean for your customers? One word: MORE. More lucrative tax benefits, more preservation of capital, and more opportunities for customers to further their business goals and drive growth.

And it's ushering in much more opportunity for your sales force, as these new benefits give them more ammunition to counter the most common objections. In fact, it gives you a huge opportunity to wipe out a whole slew of these objections in one fell swoop.

It's important to have a town hall / family meeting to walk through some practical information that your sales force can use when they get on a call with a contractor. This will help them know what to key in on, so they are equipped with a laser-focused talk track.

What should that talk track look like? We think something like this:

YOUR EQUIPMENT IS TOO EXPENSIVE.

Response: What we now have in place is like the ultimate rebate scheme. You can immediately recoup the full cost of the equipment you buy through tax deductions this year. Everyone's going to want to get in on this.

WE AREN'T READY TO PURCHASE/LEASE RIGHT NOW.

Response: If you had planned to purchase or lease some equipment in 2026, there's now a good reason to move your timeline
this new legislation and tax benefits.

Be decisive. Take advantage of this opportunity, because if you don't, your competitors will, and then you may be at a disadvantage.

WE WANT TO PAY CASH.

Response: I understand you think paying cash makes sense, and maybe you've always done it that way, but we're entering a new environment. There are going to be opportunities for you to buy other companies, maybe a competitor, or start a new line of business, and you'll want to have the cash to make that investment, because you'll earn way more from that investment. Keeping your options open – and your cash on hand – is the smarter business strategy.

I NEED TO TALK TO MY BUSINESS PARTNER.

Response: Good, because I guarantee you, your tax accountant is going to love this strategy! Your CPA can confirm that you need to acquire as much equipment as possible by the end of the year to equip your business for success and minimize your taxes.

The Big Beautiful Bill is about to benefit your business – and your customers – in a really big way, and the timing couldn't be better, as budget cycle planning is about to go into full swing.

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*AED Magazine Article published August 2025*Hello, world

The equipment dealership landscape is poised for a monumental shift in 2025, particularly for forklift sellers, thanks to the One Big Beautiful Bill Act. With substantial updates to Section 179, dealers now have a powerful tool to enhance sales, educate customers, and ultimately increase profitability.

Understanding Section 179

At its core, Section 179 is a crucial part of the U.S. tax code that allows businesses to fully deduct the cost of qualifying equipment, such as forklifts, in the same year it is placed in service. This means buyers can write off the total purchase amount immediately, rather than spreading deductions over 5 to 7 years.

Section 179 Tax Incentives

Deductions for New & Used Equipment Have Doubled and are now up to $2.5M

Equipment Cost	$2,000,000
Section 179 Deduction	$2,000,000
Bonus Depreciation (80%)	$0
Normal First Year Depreciation	$0
Estimated Tax Savings (35% Tax Bracket)	$700,000
Equipment Cost After Tax Savings	$1,300,000

*This is a simplified example for illustrative purposes. Actual tax savings depend on your specific tax situation and eligibility. Please consult your tax advisor for personalized advice.

What's New for 2025? Several key updates to Section 179 have been set to take effect:

- Deduction Limit: The deduction limit has been doubled to an impressive $2.5 million.
- Phase-Out Threshold: The phase-out threshold has been raised to $4 million, allowing more businesses to benefit from these tax advantages.
- 100% Bonus Depreciation: The reinstatement of 100% bonus depreciation is another significant change.
- Equipment Eligibility: These updates apply to both new and used equipment, including leased equipment.

Why Leasing Forklifts is Beneficial – Leasing forklifts provides maximum flexibility and tax efficiency—advantages that shouldn't be ignored:

1. Preserve Cash Flow: Leasing enables businesses to manage their cash flow with lower monthly payments.
2. Full Section 179 Deduction: Businesses can qualify for the full Section 179 deduction, even if they choose to lease.

3. Avoid Debt on Balance Sheet: Leases are often categorized as operating expenses, helping businesses avoid adding more debt to their balance sheets.
4. More Interest Deductions: Leasing offers the potential for additional interest to be written off, improving overall financial efficiency.

High-Value Examples: Demonstrating the Benefits of Leasing

Example 1: Leasing $1.5 Million Worth of Forklifts

Imagine a customer who leases forklifts valued at $1.5 million. Under Section 179, they can deduct the entire amount in the same tax year, even though they are only making monthly lease payments. At a 35% tax rate, this could yield $525,000 in tax savings—funds that can be reinvested in their business.

Example 2: Leasing $2 Million Worth of Forklifts

Consider a larger operation that leases $2 million worth of forklifts. Using Section 179, they can also deduct the full amount in the acquisition year, leading to $700,000 in tax savings at a 35% tax rate. Leasing not only preserves their capital but also maximizes deductions, demonstrating a smart financial strategy.

How This Framework Helps Dealers Sell More Forklifts

The new tax incentives create a sense of urgency among customers to act before December 31, 2025, to claim their deductions. Leasing forklifts makes them more affordable and accessible, allowing dealers to close deals more effectively. By showcasing the immediate return on investment (ROI), dealerships can position themselves as trusted advisors.

Industry Insight: Expected Rise in Forklift Sales

Forecasts indicate that forklift sales are projected to grow by 8 to 12% in Q4 2025, driven by purchasing behavior influenced by the Section 179 tax deduction. Dealers who proactively educate their customers will have a competitive edge.

Educating Your Sales Force is Essential

Equip your team to maximize these opportunities with:

- Training Sessions: Provide comprehensive training on Section 179 and the benefits of leasing.
- Sales Scripts: Develop guides for effectively addressing customer objections.
- Customer-Facing Resources: Create flyers and calculators to simplify decision-making for clients.
- Role-Playing Scenarios: Build confidence among your team through interactive training.

Key Talking Point for Sales Teams:
"Did you know you can lease this forklift and still deduct the full cost this year? It's a smart way to save cash and reduce your tax bill."

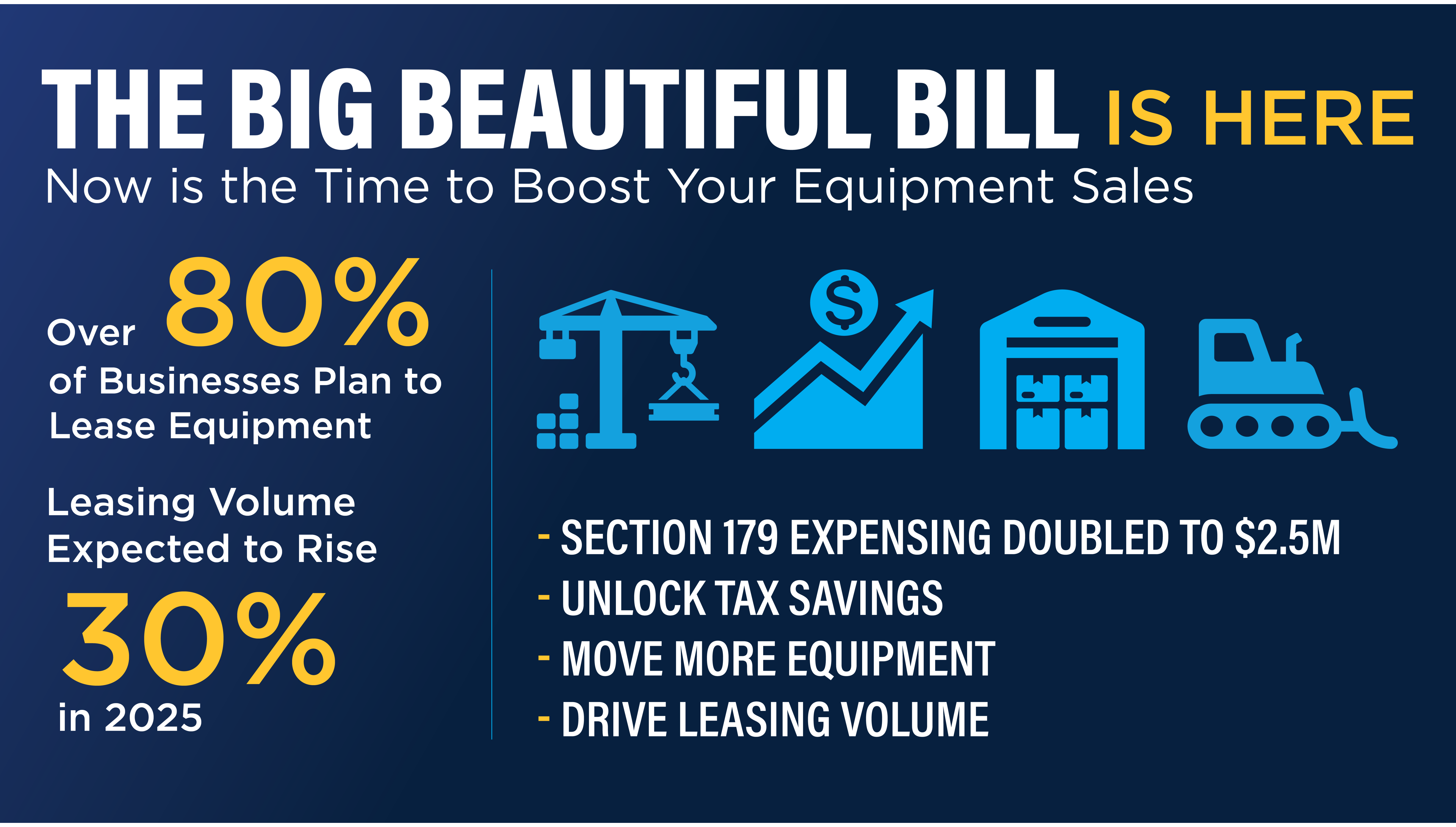
Ready to Equip Your Dealership?

Section 179 is more than just a tax break; it's a powerful sales accelerator for dealerships. By taking the initiative to educate your team and customers about these updates, you can transform legislation into a significant competitive advantage. Now is the time to seize the opportunities presented by these changes and strategically position your dealership for success in 2025.

Don't wait! Start educating your team today and seize the opportunity to enhance your sales strategy. Contact me to learn more about how you can leverage Section 179 to benefit your dealership.

Elise Hardy, ehardy@ffequipmentleasing.com, 410-428-1315

Hello, world



This bill could be one of the most significant sales catalysts for equipment dealers we've seen in years. With Section 179 expensing doubled to $2.5 million in 2025 and a $4 million phase-out, this legislation aims to stimulate equipment investment and, more importantly, help you increase your equipment sales.

For equipment dealers, this presents a golden opportunity to drive increased leasing volume and help customers unlock substantial tax savings.

Why This Matters for Dealers

This bill provides your sales team with something priceless: clarity and urgency. It empowers them to have smarter, more confident conversations with customers—and to close deals faster.

Section 179 allows businesses to deduct the full cost of qualifying equipment in the year it's placed into service – and leasing still qualifies.

What Your Customers Need to Know:

- **Immediate tax savings:** Businesses can deduct the full purchase price of qualifying equipment (new or used) in the year it's placed into service.
- **Preserve Capital:** Leasing minimizes upfront costs and keeps cash available for growth.
- **Wrap It All In:** Customers can include software, maintenance, and supplies in the lease.
- **Lower Total Cost of Ownership:** Especially for lessees who return or extend their leases.

Equip Your Sales Team to Win

This is your moment to shift the conversation from buying to strategic leasing. Here's how your team can respond to common objections:

- **We want to pay cash.** Leasing allows you to preserve capital for larger opportunities – such as acquisitions or expansion – while still capturing the full tax benefit.
- **We're not ready to lease yet.** If you were planning to lease in 2026, now's the time to move. These tax benefits won't wait – and neither will your competitors.
- **I need to talk to my partner.** Great – your CPA will love this. Leasing + Section 179 = smart tax strategy + financial flexibility.

Real-World Leasing Scenarios

- A contractor leases $500K in equipment → Full deduction in 2025
- A business wraps software and maintenance into a lease → Predictable costs, no surprises
- A customer shifts a 2026 lease to 2025 → Gains immediate tax advantage and preserves cash

Ready to Capitalize?

The Big Beautiful Bill is more than just a tax incentive – it's a strategic leasing opportunity. Equip your team, educate your customers, and most importantly, act now.
Don't wait until Q4 – the earlier you engage, the more leases you'll close before the December 31 deadline.

This is your moment to move more equipment and help your customers invest in their future in a smart way.Hello, world

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