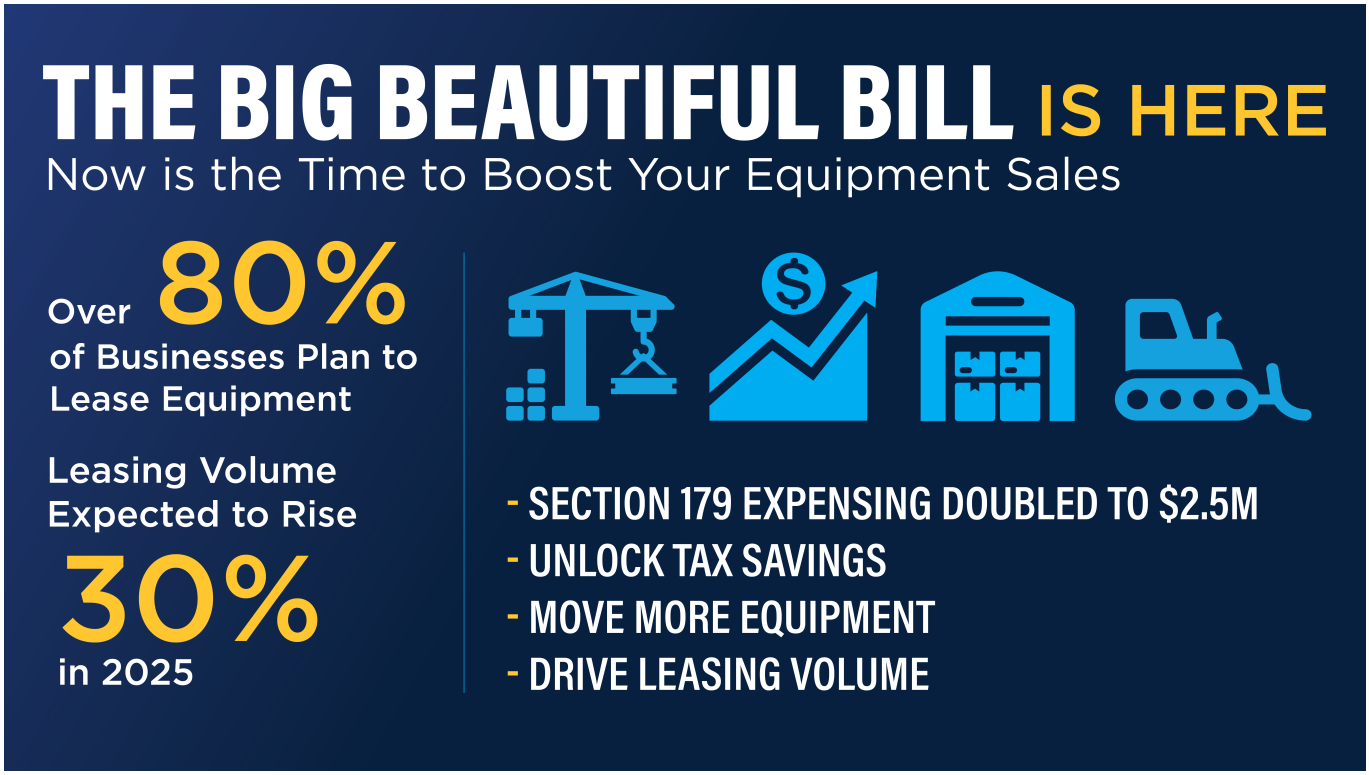
The Big Beautiful Bill Is Here — And It’s a Game-Changer for Equipment Dealers



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.

Thriving Amid Tariffs:

Seizing Opportunities with Equipment Financing

As we navigate the challenges posed by increasing tariffs and tightening credit conditions, First Financial Equipment Leasing stands firm in our commitment to accelerate growth and expertly guide our customers through these complexities.

The recent shifts in the U.S. economic landscape, marked by changing consumer and business sentiments and rising inflation expectations, indicate that higher rates will impact financing options. However, instead of retreating, businesses have the chance to strategically adapt. Postponing essential equipment purchases can hinder growth and disrupt operations, but we know there’s a better way forward.

While tariffs may elevate costs for parts and equipment, innovative financing solutions like leasing are game-changers, providing considerable advantages for borrowers. In a budget-conscious environment, leasing is not just a practical choice; it’s a strategic imperative. We understand that securing approval in today’s competitive credit climate can be daunting, and that’s where we come in—First Financial Equipment Leasing is dedicated to streamlining this process and making it accessible.

Our financing solutions empower businesses to acquire the equipment they need without the burden of upfront costs, enabling them to channel their resources toward growth and operational excellence. We are not just a lender; First Financial Equipment Leasing is your strategic partner in equipment leasing solutions that drive growth and profitability. With flexible financing options ranging from $100,000 to over $50 million in the U.S. and Canada, we equip our customers to tackle today’s challenges head-on.

In these dynamic times, adaptability is essential. Let’s collaborate to unlock opportunities for success and propel your business forward.

Leasing Construction Equipment is a Smart Solution

https://vimeo.com/1076541437

Leasing Construction Equipment

https://vimeo.com/1076541437

How Equipment Leasing Can Fuel Your Business Growth

https://vimeo.com/1037990083

Material Handling Business Trends



As we move into 2025, MHEDA's Executive Committee has pinpointed 15 crucial business trends that will significantly impact the material handling industry. Several trends hold particular importance for our organization and our valued customers.

- Cautiously optimistic economic outlook in specific regions and industry segments, with unpredictable recovery in other areas as the market normalizes.
- Integrating AI-driven technologies, such as autonomous robots, predictive analytics, and real-time supply chain visibility, will transform traditional processes and set new standards for operational excellence.
- Pressures from other market segments, with manufacturers' capacities outpacing customer demand, are placing pressure on the storage and handling segment.
- There is a need for quick development of tech-driven solutions to integrate emerging technologies into traditional automation solutions.
- Continued impact on member sales and aftermarket operations from equipment electrification, mobile robots, and automated guided vehicles (AGV).
  Strategic partnerships between manufacturers and distributors are becoming increasingly important as demand for direct consumer business rises.

- Growing pressure on margins for distributors and manufacturers due to increased low-cost imported products.

15 MATERIAL HANDLING BUSINESS TRENDS 2025

MHEDA

01 ECONOMY

The economic outlook presents a cautiously optimistic scenario in certain regions and industry segments while others continue to have an unpredictable recovery as the market normalizes.

02 ARTIFICIAL INTELLIGENCE

The integration of AI-driven technologies, such as autonomous robots, predictive analytics, and real-time supply chain visibility, is transforming traditional processes and setting new standards for operational excellence.

03 CASH FLOW

The industrial truck segment is experiencing cash flow pressure due to increased inventory, interest rates, tightening credit conditions, and extended payment terms along with a reduction in rental utilization and used equipment values.

04 MARKET PRESSURE

The storage and handling segment is experiencing pressures from other segments entering their market and manufacturers' capacities outpacing customer demand.

05 EMERGING TECHNOLOGIES

Emerging technologies are requiring members to quickly develop tech driven solutions and integrate them into traditional automation solutions.

06 CYBER SECURITY

Heightened cybersecurity risks are impacting companies' ability to safeguard sensitive data and to ensure customer trust, supply chain continuity and business stability.

07 CONSOLIDATION

Consolidation continues with acquisitions by private equity firms, manufacturers and distributors.

08 CORPORATE GOVERNANCE

There are increased demands from customers and suppliers for members to adhere to environmental, social, and corporate governance requirements.

09 HEALTH & WELLNESS

Employees are facing increased pressure and look to employers for financial and mental health services.

10 REQUIREMENTS

Requirements continue to increase for permitting and engineering as well as contractor licensing and safety.

11 ELECTRIFICATION

Equipment electrification, mobile robots and automated guided vehicles (AGV) will continue to impact member sales and aftermarket operations.

12 GEOPOLITICS

The volatile geopolitical environment creates risks to global markets and business operations.

13 TALENT GAP

The talent gap continues to grow, increasing the challenge of hiring skilled employees for members.

14 PARTNERSHIPS

Strategic partnerships between manufacturers and distributors are more important than ever as demand for direct consumer business increases.

15 IMPORTED PRODUCTS

There is an increase in low cost imported products putting pressure on margins for both distributors and manufacturers.

Learn More About the 2025 Business Trends Today!

www.mheda.org

MHEDA

Transform your operations without the upfront costs

https://youtu.be/qZ0VtgfmHeM

We're thrilled to announce our partnership with America In Motion to offer their customers 100% financing for AGV Mobile Robots. We handle all upfront costs, allowing customers to preserve their working capital. We take care of all upfront deposits and expenses from the initial concept to processing, delivery, and installation.

This can result in significant day-one savings and an immediate return on investment. If you're seeking to conserve cash and bring predictability to expenses while advancing your automation projects, First Financial Equipment Leasing is ready to assist you.

Economic Outlook – Strategies for a Strong Second Half

Secured Research surveyed over 1400 Middle Market CFOs, 5000 Small Business Decision Makers, and 2600 Equipment Sellers on over 800 topic areas for the first six months of 2024. Here are key data points to help drive strategy for a strong year-end close:

- 58% of Middle Market CFOs and 27% of Small Business decision-makers plan to proceed with previously delayed

capital expenditures due to improved economic conditions and lower interest rates.

- There is a reported “moderate to severe” contraction in credit terms from primary banks, providing opportunities for well-capitalized lenders to gain market share. This means that credit terms have become more restrictive, making it more difficult for businesses to obtain loans or financing.
- While over 60% of all audiences express concerns about the upcoming election’s impact on growth investment plans, historically, the impact of elections on capital expenditures has been limited.
- The shift towards subscription-based or as-a-service-based capital expenditure consumption is evident, with a 21% increase in the middle market and a 13% increase in small businesses.
- Infrastructure spending is gaining momentum, with construction firms reporting higher backlogs and $1.2 trillion in government funding being utilized.
- Despite revenue pressures, a significant percentage of manufacturers plan to increase automation investment to address labor issues.
- New electric vehicle and battery factory construction is on the rise, with significant capex spending expected to continue through at least 2026.
- Equipment sellers are increasingly open to new finance partnerships and seeking alternatives, reflecting a notable shift from previous years.

Our Analysis – In today’s challenging economic climate, businesses may find it difficult to secure financing through traditional banking channels. At times like these, it’s essential to consider alternative solutions, such as leasing arrangements offered by First Financial. As a robust and independent equipment leasing provider, First Financial stands ready to extend credit when other avenues may be closed off.

By opting for leasing solutions, businesses can confidently proceed with capital expenditures that may have been put on hold due to financial constraints. This approach not only ensures the acquisition of necessary equipment but also brings stability to resource allocation and cost planning. Moreover, equipment financing through leasing minimizes upfront costs, bolsters cash flow, and potentially increases purchasing power. This, in turn, enables access to high-quality equipment and supports equipment customization, while also simplifying the process of replacing outdated equipment and averting maintenance costs and production inefficiencies.

Foundation Study Examines the Prevention, Detection and Impact of Fraud on Industry

A recent study released by the Equipment Leasing & Finance Foundation has analyzed fraud in the equipment leasing and finance industry, focusing on prevention, detection, and impact. The study found a rise of 10% or more in various fraud types, including identity theft and first- and third-party borrower fraud, among equipment finance companies in the past two years.

The study identified various fraud types prevalent in the industry, including identity theft, use of legitimate credentials by criminal enterprises, first-party fraud by borrowing company owners, impersonation fraud, and fraudulent invoice creation. The financial toll of these frauds varies across small, medium, and large lenders, and a notable percentage of respondents either do not track or are unaware

of the specific financial impacts, indicating a gap in fraud management advancements and prevention.

Preventive strategies are vital to every company as they are exponentially more effective than investigative approaches. They include analyzing credit over-extensions, scrutinizing bank statements, verifying state-issued documents, and employing third-party solutions for identity verification. Fraud is a constantly evolving issue in the equipment leasing and finance industry. Lenders must stay ahead of the game by adapting and being vigilant in their fraud management practices to safeguard the industry effectively. This study highlights the need for continuous improvement in fraud management practices.

If your company plans to lease equipment this year, it is essential to ensure that you protect yourself. To do this, you should follow these guidelines: conduct proper background checks, verify physical addresses and listings in trade registers, perform credit checks, obtain bank references, audit accounts analysis, review payment history, and, for some, conduct share-register reviews. It is recommended that you do these checks periodically, even if the client has made legitimate leases in the past.

Before moving forward with equipment purchases, talk to one of our industry experts, and let us help you find the right solution.
Download the full report at http://tinyurl.com/yn68hz6v.

Maximize Tax Savings Through

Section 179 Tax Incentives

Maximize Tax Savings While Buying New or Used Equipment Through Section 179 Tax Incentives

Maximizing your tax savings is always a smart financial decision, and the Section 179 tax incentives for fixed assets make it easier than ever to do so while purchasing new or used capital equipment. By taking advantage of this rule, you can expense 100% of the cost of capital equipment (up to $1,160,000) in the first year, allowing you to reap the benefits of significant tax deductions.

Unlike traditional depreciation methods, Section 179 lets you take the entire depreciation deduction in a single year, which can help you reduce your tax burden significantly. This means that you can deduct the full cost of your new or used qualifying equipment in the year it is purchased instead of deducting its value over the course of several years. The practice of first-year expensing is a great way to save money and reduce your tax bill.

It’s worth noting that Section 179 applies to both new and used qualifying equipment as long as it is new to you. It doesn’t matter if you borrow, lease, or pay cash for the equipment as long as it is placed into service before the end of 2023. This rule applies to different types of equipment, including construction and heavy equipment, tractor-trailers, computers, office equipment, and software.

The maximum amount that can be deducted in 2023 is $1,160,000, which is an increase of $80,000 from 2022. The maximum amount

of equipment purchased (and take the full deduction) is $2.8 million. With these tax incentives for fixed assets, you can rest assured that you're making a smart financial decision while reducing your tax liability.

