

# 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

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**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 productivity 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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# 5 STEPS FOR MANAGING STEEP AUTOMATION COSTS



## ACCELERATE PROJECT ROI

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



## CONSERVE WORKING CAPITAL

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## BUNDLE SOFT COSTS

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



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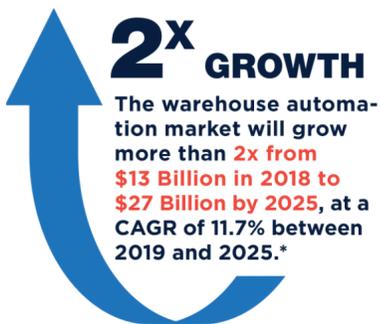
### PROJECT EXAMPLE: LEASE VERSUS PURCHASE COMPARISON

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

Includes **\$2,000,000** of equipment Material/Bulk Handling, Automation and Packaging Equipment

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

CAPITAL EXPENDITURE	LEASE OPTION
\$2,500,000	Five-year Lease
ANNUAL COST	
\$0	\$500,000
ANNUAL PRODUCTIVITY SAVINGS	
\$700,000	\$700,000
YEARS TO RECOVER INITIAL INVESTMENT	
3.6 years	Day one savings equates to \$17,500 per month



**2<sup>x</sup> GROWTH**  
The warehouse automation market will grow more than 2x from **\$13 Billion in 2018 to \$27 Billion by 2025**, at a CAGR of 11.7% between 2019 and 2025.\*

The growth of this market can be attributed to the growth in the e-commerce industry, emerging multichannel distribution channels, globalization of supply chain networks, increased adoption of micro-fulfillment centers, the emergence of autonomous mobile robots and rising need for same day delivery.

Don't let the high cost of automation keep you from moving faster.

»»» Find out more today at [ffequipmentleasing.com](http://ffequipmentleasing.com).



# Get the latest version of IT leasing.

Keep your business moving forward with our Technology Asset Refresh programs and lease virtually any IT product and solution.

We have specialized in leasing technology for decades and understand having access to the latest technology is a necessity for any organization. Our goal is to help you profit from the productivity of the technology while avoiding potentially risky investments in the equipment itself.

Our technology financing experts can help you implement a technology refresh and lease strategy that keeps your business ahead of the curve, while remaining on a predictable IT budget to conserve your working capital. You can select programs that ensure you have the means for frequent updates, offer tax benefits, and keep your budget in check.

#### Benefits of Leasing Information Technology:

- Refresh Outdated Equipment
- Lower Upfront IT Equipment Costs
- Predictable Monthly Payments
- Conserve and Control Cash
- Improve Your Balance Sheet

**David Sanborne, SVP & National Sales Manager**  
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## Solutions First.



Let the technology financing experts at First Financial Technology help you choose a plan that aligns to your strategy and financial goals.

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