



Help Your Customers Acquire Equipment & Technology the Smart Way

# Leasing

Equipment and technology leasing has exploded.

The Equipment Leasing Association (ELA) recently announced the results of a survey, which confirms that nearly 80% of US businesses are leasing some or all of their equipment and technology.

The nation's leading businesses support that leasing has helped them to manage company growth, increase cash flow and has provided them with the necessary purchasing power to acquire and maintain the newest technology to the industry. It is certain that a custom finance program for your products will secure current and future business for your company. Provide a service to your customers that will save them time and help you to close more business, faster.

There has never been a better time to capitalize on the leasing opportunities presented by equipment and technology. And, Direct Capital can help you!

Leasing is the best way for your customers to pay...	Lease	Bank Loan	Credit Card	Cash Purchases
Payments	Fixed	Vary with interest	Vary with interest rate changes	Zero
Impact on cash and other credit	Availability unaffected	Decreased with credit	Decreased credit availability	Decreased cash availability
Tax implications	May be deductible as operating expense	Generally a depreciation schedule (longer than useful life of technology)	Generally a depreciation schedule (longer than useful life of technology)	Generally a depreciation schedule (longer than useful life of technology)
The Bottom Line	Predictable cash flow; costs and usage compatible; potential tax benefits	Large initial cash outlay; less available credit; obsolescence is a concern	Less available credit; obsolescence is a concern	Maximum initial capital outlay; obsolescence is a concern

## Important Program Information

### Quick Sales Tips

- ⇒ Reference a lease quote on every sales call.
- ⇒ Explain the benefits of leasing:
  - Cash Flow and Financial Savings
  - Efficiency and Convenience
  - Hedges Against Obsolescence
- ⇒ Call your Partnership Manager any time you need help.

### General Lease Program Guidelines

- ⇒ What can be leased? What businesses are eligible?
  - All products can be leased. All businesses are eligible
- ⇒ What's the minimum \$ that can be leased?
  - We can lease a minimum of \$2,000
- ⇒ Lease Terms
  - 24-60 months (36 month is most popular)
- ⇒ Types of leases
  - FMV, 10%, \$1.00 buyout

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**Have a customer that is interested in financing your equipment?  
Call Your Finance Manager Today!**