



Why Consider A Leasing Option?

Because the value of the equipment you need comes from its use, not its ownership.

Who Leases?

More than eighty percent of U.S. companies lease some if not all of their office furniture, office equipment and technology purchases.

What are the Benefits of Leasing?

Leasing offers numerous advantages over other financing methods:

Conserve Working Capital

Purchasing equipment can require a large cash outlay. Today many companies lease to conserve capital. Keep your business successful by having the cash on hand to meet your day-to-day operating needs.

Easier Than Bank Loans And Just As Competitive

Lines of credit can be established in a matter of hours with minimal information. In many cases, up to \$100,000, no financials are required. Leasing is unsecured borrowing without the need for blanket liens.

Fixed Payments

Many financing transactions have floating interest rates. Lease financing offers fixed payments, enabling you to budget and manage your cash over the life of the lease. As interest rates continue to rise, your payment will stay the same.

Flexibility

Leases can be structured to meet the varied needs and financial goals of your business. Leasing can offer deferred payments, step plans, seasonal payments, etc., with little to no money down.

Tax Benefits

Section 179 allows many businesses significant tax savings. In many cases on a capital lease, the first \$500,000 of your equipment purchases is 100% deductible this year. Or on a true lease, your monthly lease payment may be able to be deducted as an operating expense verse a debt. You should always consult your accountant for all the details & benefits.

Additional Credit Lines

Lease approvals for equipment can establish an additional line of credit that does not affect your bank lines. You can lease just about anything needed to run your business.

Program and Terms Provided By:

Horizon Keystone Financial Mt. Laurel, NJ 08054

Phone 800-606-0049 x124 janeen@horizonkeystone.com

Fax 800-606-0037

www.horizonkeystone.com