



LEASING THE BEST OPTION

Cash vs. Loan vs. Lease

Cash		Loan		Lease	
Pros	Cons	Pros	Cons	Pros	Cons
<ul style="list-style-type: none"> • Easy to use. • No interest/fees. • No credit checks. • Own equipment fast. 	<ul style="list-style-type: none"> • Need cash to buy. • Impacts cash flow. • Technical obsolescence. 	<ul style="list-style-type: none"> • Can get low rates. • May be able to consolidate. • Choose term length. • Stretch purchase over time. 	<ul style="list-style-type: none"> • Credit check. • Rates depend on credit. • May require downpayment. • Limited tax benefits. • Technical obsolescence. • Liability on balance sheet. • Reduces credit. • Reports to credit. 	<ul style="list-style-type: none"> • Can get low rates. • Creative structuring. • Choose term length. • Little to no down payment. • Maximize cash flow. • Protects from obsolescence. • Tax benefits. • Leave credit lines open. • No balance sheet liability. • Start-ups/challenged credits. • Options at end of term. 	<ul style="list-style-type: none"> • Credit check. • Rates depend on credit.

Leasing is Flexible

With leasing, you are able to customize a program to address your needs and requirements - cash flow, budget, transaction structure, cyclical fluctuations, etc.

100% Financing

There is very little money down with leasing - perhaps only the first and last month's payment are due at the time of the lease. It is equivalent to 100 percent financing.

Leasing is Fast & Convenient

Leasing allows you to add or upgrade equipment under similar terms. You can respond quickly to new opportunities with minimal documentation. We may approve your application within 24 hours.

Tax Benefits

The IRS does not consider an operating lease to be a purchase, but rather a tax-deductible overhead expense. You can deduct payments from your corporate income, & equipment does not have to be depreciated over five to seven years.

Improves Cash Flow

Lease payments are historically lower than loans, conserving cash for other uses. Also, by leasing equipment you know the amount and number of lease payments over the life of the leasing period, so you can accurately forecast cash requirements for your equipment.

Manages Obsolescence

A lease allows equipment to be returned at the end of the lease term. You can then upgrade equipment without having to manage disposal and other ownership burdens.

Balance Sheet Management

Because an operating lease is not considered a long-term debt or liability, it does not appear as debt on your balance sheet, thus making you more attractive to traditional lenders when you need them.

Leasing is Smart

It's said that eight out of 10 companies lease some or all of their equipment. The flexibility provided by leasing allows them to have the most effective operation possible. Companies that lease tend to be the most entrepreneurial and competitive.

INTEGRITY | INNOVATION | EXCELLENCE | SERVICE

Get started today!

There is absolutely no cost or obligation to fill out an application. Simply fill out the form on reverse & submit it via fax at (320) 762-8402 or complete the online form at:

www.gogc.com



Geneva Capital LLC
Your equipment finance *solution.*