

The Benefits of Leasing

The Cash, Lease, or Loan Decision



Leasing can be more advantageous than alternative financing methods. Consider the following key factors:

beaconfunding
equipment leasing solutions

Liquidity: The #1 reason small businesses fail is due to lack of liquidity. Maintaining ample cash balances in your checking account should be a top priority for a company of any size. Leasing allows you to conserve your cash for times when you need it most.

Convenience: Beacon will not burden your company with excessive reporting requirements. Simply complete our one-page Business Lease Application and return it to us with your equipment quotation and you can expect our prompt response.

Quick Turnaround: If your company is like most, timing is everything. Who has time to undergo the lengthy and burdensome credit approval process? Upon receipt of your credit application and equipment quotation, you can expect a response from Beacon within 24-48 hours.

100% Financing: Save your working capital to support your accounts receivable and inventory needs. Leasing can provide 100% financing, permitting acquisition of the equipment you need and its immediate use without a major cash outlay.

Tax Advantages: Leasing provides your company with substantial tax advantages you can't achieve when you pay with cash or finance via a traditional bank loan. Don't wait - maximize your tax benefit this year via the recently modified IRS Section 179 allowing businesses to write off up to \$100,000 in leased equipment. Alternatively, write off 100% of each monthly lease payment as an operating expense throughout the entire term of the lease.

Off Balance Sheet Financing: Leasing is the perfect tool to acquire new equipment without further leveraging your company's balance sheet. If additional debt may jeopardize an existing bank borrowing covenant, an operating lease may be the perfect solution to your next equipment acquisition.

Fixed Payment: In today's rising rate environment, now is the perfect time to lock in a low monthly lease payment.

Establish Credit: As your business grows, you will need to either trade up or acquire more equipment to meet your increased demand. By establishing your credit with Beacon, it will be easier to acquire your next piece of equipment.

Avoid Capital Budget Restrictions: Can your company really afford to wait until next year's budgeting process to acquire the equipment you need now? Beacon's lease-to-own program is the perfect tool to acquire equipment today without being subject to this year's capital budget restrictions.

Conserve Bank Lines: If your company has been successful in establishing a borrowing relationship with a local bank, why use up the available funds on an equipment purchase that is easily financed via leasing? Again, conserve your bank borrowing availability to support your company's ongoing cash flow needs.

Contact:

Your Leasing Consultant:

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apply online
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 www.beaconfunding.com

Attention
John Wesolowski

BUSINESS INFORMATION		FULL LEGAL NAME (Include DBA if applicable)			TELEPHONE	FACSIMILE
BILLING STREET ADDRESS			CITY	COUNTY	STATE	ZIP
EQUIPMENT LOCATION (If different from above) STREET ADDRESS			CITY	COUNTY	STATE	ZIP
<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> LLP			TAX ID# (Corporations Only)			
YEARS IN BUSINESS	YEARS IN INDUSTRY	BUSINESS DESCRIPTION		SALES LAST YEAR \$	PROJ. NEXT YEAR \$	EQUITY
DOWNPAYMENT AVAILABLE \$		ADDITIONAL COLLATERAL		LANDLORD/MORTGAGOR NAME		TELEPHONE
PERSON SIGNING LEASE		TITLE	EMAIL ADDRESS		MOBILE #	
HOW DID YOU LEARN ABOUT BEACON FUNDING?						
WHICH PROMOTIONAL LEASE PROGRAM ARE YOU APPLYING FOR?						

OWNER INFORMATION		NAME (Principal/Partner/Officer)			SOCIAL SECURITY NO.	HOME TELEPHONE
HOME STREET ADDRESS			CITY	STATE	ZIP	
OWNS HOME?	<input type="checkbox"/> YES <input type="checkbox"/> NO	VALUE \$	MORTGAGE \$	W-2 LAST YEAR \$	CONTINUE EMPLOYMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO	SPOUSE W-2 \$
CO-APPLICANT		SOCIAL SECURITY NO.		HOME TELEPHONE		
HOME STREET ADDRESS			CITY	STATE	ZIP	
OWNS HOME?	<input type="checkbox"/> YES <input type="checkbox"/> NO	VALUE \$	MORTGAGE \$	W-2 LAST YEAR \$	CONTINUE EMPLOYMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO	SPOUSE W-2 \$

EQUIPMENT TO BE LEASED	TOTAL ESTIMATED EQUIPMENT COST \$	EQUIPMENT DESCRIPTION (Mfr/Model)	TERM (# of Months)
SUPPLIER NAME		SUPPLIER SALESPERSON	TELEPHONE

BANK REFERENCES	BUSINESS DEPOSITORY	CITY/STATE	TELEPHONE
CHECKING ACCOUNT #	BALANCE \$	CONTACT NAME	SINCE
BUSINESS LOAN/LEASE	CITY/STATE	TELEPHONE	
LOAN/LEASE#	BALANCE \$	CONTACT NAME	SINCE
BUSINESS LOAN/LEASE	CITY/STATE	TELEPHONE	
LOAN/LEASE#	BALANCE \$	CONTACT NAME	SINCE

TRADE REFERENCES	NAME	CITY/STATE	ACCT #	TELEPHONE	CONTACT NAME
1.					
2.					
3.					
4.					

The applicant(s) certifies that all information contained in this application, and all attachments hereto, are true and complete to the best of the applicant(s) knowledge, and are made for the purpose of obtaining credit for business purposes, and not for personal or family use. The applicant(s) hereby authorize Beacon Funding and any assignee, lender or funding service that may be utilized to obtain and use a consumer credit report on the undersigned, now, from time to time, and at any time in the future, as may be needed in the credit evaluation and review process and waives any right or claim the applicant(s) would otherwise have under the Fair Credit Reporting Act in absence of this continuing consent. The applicant(s) further authorize any bank, financial institution or trade reference to release credit information on the applicant(s) account(s) to Beacon Funding and/or its assigns. An electronic, photocopy or facsimile copy of this authorization with a copied, electronic or facsimiled signature shall be deemed to be binding, valid, genuine and authentic as an original-signature document for all purposes. A non-refundable documentation fee will be required for the preparation and distribution of lease documents.

SIGNATURE	<input checked="" type="checkbox"/> APPLICANT	DATE	<input checked="" type="checkbox"/> CO-APPLICANT	DATE
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FOR OFFICE USE ONLY					
EQUIPMENT COST		DP VENDOR	DP BFC	FINANCED AMOUNT	NUMBER OF ADVANCE PAYMENTS
TERM	RT	MONTHLY PAYMENT		FILING FEE	TAX EXEMPT <input type="checkbox"/> YES <input type="checkbox"/> NO
END OF LEASE OPTIONS	FMV	FIXED %	FIXED \$	TRADE SHOW/MAG	OTHER