

## Benefits of Leasing

1. **Conserves working capital.** Lease financing enables you to use the equipment now while keeping working capital intact for other core operating needs like maintenance and repair costs.
2. **Preserves credit lines.** Lease financing enables you to acquire the equipment you need without tying up bank credit lines.
3. **Ease of budgeting.** Unlike bank demand financing which maybe subject to fluctuations in the interest rate, lease payments are fixed over the full term of the lease, which enables you to manage your budget and cash flow.
4. **Term repayment flexibility.** Leases can be structured to meet your particular requirements, tailoring suitable payments, terms and options.
5. **Self financing.** Inevitably you will make your lease payments from the revenue generated by your equipment, which basically pays for itself.
6. **Write offs.** Leasing in many cases allows for the payments to be deducted as an operating expense and an accelerated write off can shift tax payments from the near to distant future.
7. **Seasonal business.** Lease payments can be tailored to cash flow in seasonal industries.
8. **Ease of upgrading.** Lease financing enables you to upgrade your equipment in whole or in part at any time throughout the term of the contract.
9. **Tax advantage.** Lease financing reduces the amount of money you pay up front. You do not pre pay the tax on the full equipment cost, instead applicable tax is charged on the monthly payments only.

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