

Benefits of Leasing



Why Consider A Lease or Finance Option?

Because the value of the furniture you need comes from its use, not its ownership, plus it quick, easy, and affordable.

Who Leases or Finances Office Equipment?

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

What Can I Lease or Finance?

You can finance 100% of the project including furniture, delivery installation and tax. You can also bundle additional equipment needs such as software, security, HVAC, telecommunications, & A/V.

How Much Can I Afford?

For every \$10,000 you purchase, you can chose to pay as little as \$200 per month, and own the furniture at the end of 60 months.

What are the Benefits of Leasing?

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

In many cases, up to \$150,000, no financials are required. Leasing is unsecured borrowing without the need for blanket liens. Leases are not reported on the owner's credit as debt unlike most bank loans, lines of credit, or credit cards.

Fixed Payments & Little Out of Pocket Money

Lease financing offers fixed payments, enabling you to budget and manage your cash over the life of the lease. Typically the upfront cost is only a payment or two.

Flexibility & Convenience

We custom-fit all of our financing solutions to perfectly meet your company's purchasing needs. We can provide terms from 12 months to 72 months. We offer three types of purchase options; \$1.00, 10%, and Fair Market Value, and can provide credit decisions in 24 hours.

Same Tax Benefits As a Cash Purchase

The "Job Creation and Work Assistance Act of 2003" and "Section 179" allows significant tax savings. In 2012, the first \$125,000 of your equipment is 100% deductible this year.



Horizon Keystone Financial
105 Fairway Terrace • Mt. Laurel • NJ 08054
Phone: 800-606-0049 Fax: 800-606-0037
info@horizonkeystone.com