



LEASING

our knowledge working for you!

Equipment Lease and Finance Programs

For Equipment Sellers

Application Only

Simple, easy one-page application process for your company.

Commercial Leases and Finance Contracts

Fixed term and fixed rate financing up to \$1 Million. Wide variety of payment structures including 1% in advance, seasonally varied, step-up, step-down and anti-obsolescence upgradeable.

Credit Challenged Companies

When past problems affect current financial positions, many avenues of finance are cut off. Not so at CFC LEASING. Your entire story is evaluated to determine your true need.

New and Young Companies

Unlike many conventional sources, CFC LEASING works with start-up companies to get them the financing they need to get going.

Sale/Leaseback or Refinance

CFC LEASING assists companies free up working capital from their existing assets.

Special Programs for Medical Practitioners

Whether setting up a new practice, acquiring an existing practice or building an imaging center or other significant facility, CFC LEASING offers attractive financing for healthcare professionals.

Master Leases

Pre-approved lines of credit are arranged in amounts as low as \$100,000 to assist you to cover anticipated equipment acquisitions.

Leasing Is a Critical Sales Tool — So is CFC LEASING

Anyone thinking about buying your equipment must answer two questions:

1. "How will this make or save me money?"
2. "How am I going to pay for it?"

For equipment sellers the failure to adequately address the second question has led to more lost or delayed sales than virtually anything else. To close more sales equipment sellers should know:

- **85% of the Time** — Surveys show that in 85% of all equipment is financed.
- **Financing** is a significant factor in equipment acquisition decisions.
- **All my customers pay cash — not so!**
- **Those that go elsewhere** — for easy financing won't tell you.

Simply stated, CFC LEASING can help you close more sales.



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A Strategic Partner
to Expand Your
Business Financing
Possibilities

CALL TODAY

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www.cfcleasing.com



Whether you are looking to finance an impending equipment acquisition of your own or you are an equipment vendor wishing to offer financing alternatives to your customers CFC LEASING is clearly your best choice.

For over 20 years, CFC LEASING has been assisting companies by implement leasing solutions that reduce costs, risks and the hassles of acquiring capital assets by providing a common sense approach.

CFC has assisted a wide range of companies on a national basis. These include; sole proprietors, publicly traded corporations, start-up businesses, municipalities, and those with challenged credit.

Though our national network of private investors and funding partners we assist our customers by providing the correct financing solution that meet their specific requirements. Our funding sources have unique programs which allow us to match their wants to your needs.

The mission at CFC LEASING is to provide smart straightforward commercial equipment financing and leasing solutions with competitive terms that meet your reasonable needs. CFC LEASING understands that its ultimate success in the marketplace is tied directly to providing to meet or exceed every customer's expectations.

CFC LEASING realizes that its success will long endure built upon trustworthiness and the highest ethical standards. CFC LEASING will engage in only transactions that benefit all whom it affects.

CFC LEASING offers creative programs and structures geared to your business.

Equipment Leasing and Finance

The cornerstone of CFC LEASING is the ability to arrange the proper type of equipment leasing or financing that your business requires by simplifying the entire process. CFC LEASING can assist nearly every business including early stage or credit challenged companies.

Vendor Services

Controlling the finance process is critical for equipment sellers and CFC LEASING enables you to do just that – without capital investment or risk. Let CFC LEASING do the work!

Small Business Loans

Conventional accommodations from our investors or SBA backed program, CFC LEASING does the work to get you the cash you need to grow your business.

Lines of Credit

Companies needing working capital or cash for expansion find alternatives to conventional bank credit lines – and without onerous bank requirements.

Franchise Finance

Capital to assist in establishing an entrepreneur's initial location or expanding their business supported by a recognized franchiser.

Account Receivables Financing

Companies can utilize their assets, namely account receivables, by borrowing against them to provide capital to grow their business.

Paying cash can be the most expensive way to acquire equipment.

HERE IS WHY:

Cash Flow

It is critical to maintain cash reserves for unexpected expenses that put pressure on your business.

Simple and Easy

CFC LEASING features simplified documentation, an easy one-page application, accelerated approval time and in most cases no financial statements are required. These are all designed to finance your business without delay.

Alternative Use of Funds

There are many other uses for your cash if it is not tied up in owning equipment that offers significantly greater returns. You can use this cash for expansion, marketing, R & D and acquisitions.

Variable Payments

Payments can be matched to your revenues; seasonal cash flow variations or budget limitations. Financing can be structured with optional alternatives, which allows you to manage your payments.

Financial Reporting Advantages of Leasing

By structuring a lease to meet FASB requirements for "off balance sheet" accounting treatment. This improves financial ratios and protects against lending covenant violations.

Avoiding Bank Restrictions

CFC LEASING leases and finance contracts don't include blanket liens, restrictive covenants, rate escalator clauses, "call anytime" provisions, compensating balance requirements (on a five year loan with a 20% compensating balance requirement, a bank loan may actually cost you about 15.7%) or any other surprises that tend to accompany traditional bank lending arrangements.

Direct Tax Expensing on Leases

Qualifying lease payments are written off as made, eliminating the need for depreciation schedules thereby allowing a faster write off.

