

GeNESIS

COMMERCIAL CAPITAL

In today's market leasing has become the financing alternative of choice for most businesses. It has rapidly become a more cost and time efficient method of acquiring the equipment that your business requires to grow. With ease of upgrades, customized terms, and low fixed rates more companies than ever are now using leasing to maintain steady growth and balance. In response to helping our clients obtain a better understanding of the benefits of leasing we have listed the various advantages of leasing below:

TAX ADVANTAGES

Qualifying lease payments are written off as made via "Off Balance Sheet Financing." Lease payments do not have to be depreciated and instead are written off 100% on a monthly basis as an operating expense.

OBSOLESCENCE PROTECTION

Equipment life cycles are getting shorter and obsolete more quickly. Leasing provides upgrade capabilities that standard financing does not allow. This enables clients to stay current with the technology they need and prevents them from being stuck with "out of date" equipment.

BUNDLING SOFT COSTS

Leasing allows customers to bundle soft costs with hard equipment purchases. This includes actual software, installation, service contracts, delivery, shipping, and soft collateral. Genesis even has a "Software Only" leasing plan for the companies that need to stay on the cutting edge.

100% FINANCING

Leasing does not require large down payments or capital reductions in order to secure the use of new equipment. Typically a "First and Last" monthly payment is the only financial commitment needed to begin a lease.

VARIABLE PAYMENT STRUCTURES

Leasing with Genesis allows you to match lease payments to projected revenues or to seasonal cash flow variations with a variety of structured leases: 90 day deferrals, step-down leases, seasonal payments, quarterly payments, step-up leases, and upgrade leases.

DIVERSIFIED CREDIT SOURCES

Leasing allows companies to keep their conventional bank lines freed up for use on traditional working capital lines and receivable lending. Leasing typically has lower credit guidelines than banks and allows customers to obtain up to \$100,000.00 with a simple one-page credit application. Bank lending agreements many times include restrictive covenants, compensating balance requirements, additional collateral stipulations, and the ability to lien equipment and their clients. Leasing avoids these traditional requirements.

LEASE LINES OF CREDIT

Genesis offers lease lines of credit to customers who want to have the flexibility of drawing down on funds, as they need them throughout their fiscal year. This allows companies to budget and plan for future equipment needs.

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