



Looking for an affordable way to finance radios?

Leasing has many advantages versus paying by cash or a bank loan!

	<u>Cash Sale</u>	<u>LCA Lease</u>	<u>Bank Loan</u>
Down Payments	You must pay the full cost of the equipment at time of sale.	You can pay as little as zero down to lease the equipment.	Banks usually require you to pay a down payment between 5 to 25% of the equipment cost.
Flexibility of Financing	Doesn't allow you to add more equipment/services based on the large upfront cost.	LCA offers flexible financing options (\$0 down, Deferred). Your monthly payment remains constant throughout the term of the lease.	Monthly loan payment can be variable – it may increase or decrease periodically. Loan payments are due immediately – no deferred options.
Effect on bank/credit lines	Consumes most of your budget upfront as a cash sale depletes your bank account of income-earning funds	Your bank line of credit is not affected and the lease company can be utilized as a second source.	Bank lines of credit/loans may be tied up and unavailable for future loans/leases. Bank also could place an all asset lien.
Balance Sheet Implications	Decrease in cash flow immediately.	Leased equipment is considered an 'expense' on operating leases. Such assets do not appear on balance sheets which improves financial ratios.	Banks require owned equipment to appear as an asset on budget sheets which will affect your line of credit.
Credit Approval	Not applicable in a cash sale.	LCA's turnaround time for a credit decision is under 2 hours.	A bank usually cannot offer turnaround time in hours as most banks take days or even weeks to approve a loan.
Upgrade or Adding Equipment	Large, upfront purchase reduces the possibility of acquiring the equipment you need for your business.	Through a monthly payment, you can afford more equipment without the large upfront budget cost. LCA can also process the application quickly since you are a repeat lessee.	You must re-apply for a new loan to add new equipment. Most banks also will not allow you to roll in services (i.e. maintenance, air time, monitoring) into the loan (leases do allow it).

For more information on leasing, please contact B&C Communications!



B&C Communications

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