

COMPARING YOUR OPTIONS



LEASING EQUIPMENT VS. BANK LOAN VS. CASH

As a small business owner we know you have several questions about the best option for financing the equipment you need to keep your business growing.

Balboa Capital is here to help you understand what financing/purchase option makes the most sense to keep your business profitable.

QUESTIONS TO CONSIDER – CAN I...	LEASE	BANK LOAN	CASH
get my equipment without a financial statement, no hassle paperwork and get approved in one day?	YES	NO	Uses up cash on hand
take advantage of tax benefits and deduct most of the monthly payments from taxable income?	YES	NO	NO
defer payments until equipment is up and running?	YES	NO	Cash outlay is immediate
avoid financial reporting?	YES	NO, shown as debt on your balance sheet	NO
have no cash outlay or down payment?	YES	NO, most banks require a down payment	NO
match payments to current cash flow requirements?	YES	NO	NO
buy new or used equipment quickly?	YES	NO	YES

Financing your equipment with Balboa Capital provides your business with a sensible source for funding that is separate from your bank line of credit, credit cards and/or cash. Leasing preserves your credit lines and working capital, benefiting your business over time.

Balboa Capital offers flexible finance programs to get the equipment you need to grow your business. Programs can be designed to fit your business cash flow needs and seasonality.

To learn more about your financing options with Balboa Capital, send us a quote on the equipment you need and we'll help you get started to making your business more profitable.

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