MAKE THE BEST USE OF YOUR FUNDS WITH ASD®

By leasing assets that depreciate you're freeing up your cash for other areas of your business. It also keeps your funds and credit available for unseen opportunities that arise. All money is not created equal, below you will find a comparison of common workplace technology financing options. Each situation is unique and this should help you determine which solution is best for your organization.

	LEASE	BANK LOAN	CASH PURCHASE
CASH FLOW	No money down means equipment can be profitable from day one	Down payment required and costs of installation, maintenance, and freight aren't included	Depletes your cash reserves and leaves you vulnerable to unforeseen expenditures
CREDIT LINES	Preserve credit lines and conserve capital while improving your credit score	Ties up credit lines	Credit can be negatively impacted by diminishing working capital
EQUIPMENT PROTECTION	Generally, taxes and insurance are managed by the financing company	No obsolescence protection	No obsolescence protection
RATE RISK	Establish a set rate at the beginning of the term of the agreement	Most likely a variable interest rate tied to prime or an economic indicator	Use today's cash for income generating activities
SOFT COSTS	Covers most soft costs and preserves cash	Rarely covered	Additional upfront costs that deplete cash reserves even more
UPGRADES	Easy to add-on or trade-in while keeping the same fixed terms and payment amount	Must handle disposal of equipment which slows upgrade process and results in additional costs	Must handle disposal of equipment which slows upgrade process and results in additional costs
TAX AND LIABILITY	$1 buyout leases use accelerated depreciation for larger tax advantages	Principal amount is depreciated so only the interest can be written off	Assets must appear with corresponding liability on balance sheet

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