# **SMART USE OF LEASING**

#### **Leasing Frees Working Capital**

- Leasing fixed assets preserves capital for investment, purchase of inventory or funding other profit generating opportunities.

#### **Leasing Preserves Credit Lines**

- Leasing not only does not affect existing credit lines but opens new credit lines which usually requires no down payment or outside collateral.

#### **Leasing Provides a Fixed Budget**

- Leasing makes it easier to budget for a fixed monthly payment rather than variable interest loan. Leasing terms, payment streams and options can be tailored to meet most budgets.

#### **Leasing Offers Tax Advantages**

- Leasing generally provides a faster tax write-off than a cash purchase. Lease payments can be deducted as an operating expense, making the payments 100% tax deductible.

#### **Leasing Provides Financial Efficiency**

- Leasing allows you to acquire equipment today and pay for it with revenue generated by the new equipment.

#### Leasing Helps Hedge Against Inflation

- Low, fixed-rate pricing protects against inflation and allows current acquisition with tomorrow's dollars.

### Leasing Reduces the Risk of Obsolescence

- Cash purchase of technological products run the high risk of obsolescence. With leasing, upgrading can be done even during the lease period.

#### **Leasing Offers Flexible Payment**

- Customize your lease as leasing can be designated to fit your needs by offering a wide range of financing options with flexible payments, term and buyout at expiry of lease. Flexible end-of-lease options let a company purchase, refinance, upgrade or return the equipment.

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