

## EQUIPMENT LEASING & FINANCING

Our product experts specialize in developing a financial solution to meet your business goals.

### WHY LEASE YOUR EQUIPMENT?

#### Conserve Your Cash

All equipment begins depreciating the second it's purchased. No matter how you slice it, owning equipment is a money losing proposition. The use of the equipment, however, is where your profits come from. Furthermore, just as you wouldn't pay your employees their salaries three years in advance, you shouldn't pay large sums of money up-front for equipment that earns its value over a long period of time. By leasing your equipment, you will free up large amounts of cash that can be invested in activities that generate immediate returns like marketing, inventory, and increasing your sales force. Businesses that understand this and practice proper cash management by financing their equipment will grow at a much faster rate than those who pay cash for their equipment.

Businesses that pay cash for their equipment are also much more sensitive to changes in the marketplace. Many of these companies appear to have healthy balance sheets but have had to seek bankruptcy protection during economic down times because most of the company's money was tied up in its equipment.

#### Tax Benefits

If the lease is set up as a Tax Lease or a True Lease, you may be able to claim the entire payment as a tax deduction without

worrying about depreciation schedules or interest calculations. Under many circumstances, this fact alone can make leasing the cheapest way to acquire equipment.

If the lease is a Non-Tax or Capital Lease, you will be able to take advantage of Section 179 of the tax code. Section 179 may allow you to deduct large amounts (\$250,000 in the year 2008) of equipment purchases in a single year. So if you lease \$300,000 of equipment, you may be able to write off \$250,000 in the first year and depreciate the rest.

#### No Blanket Liens or Covenants

Unlike bank loans or bank lines of credit, leases are written without placing liens against a company's existing equipment, inventory, or receivables. Leases do not require a company to change who they have their checking account with nor do leases require a minimum cash balance. A lease will also never restrict future lending abilities of its clients, a common practice with bank loans.

#### Convenience

Not only are leases generally easier to obtain than loans but they can be customized to fit your estimated cash flow. Payments can be structured to begin low and gradually increase over time. Terms can be arranged to be monthly or quarterly over one to seven years.

### WHAT TRINEX CAN DO

Driven by a leadership team with over two decades of combined industry experience, we've built our reputation on providing services unmatched in the equipment financing industry.

#### Application Only to \$150,000

Using just a single page application, you can be approved for up to \$150,000 within hours of application receipt. You won't have to spend hours digging for old tax returns.

#### Wide Credit Window

Whether you have perfect credit or have recently filed for bankruptcy, or whether you have been in business 20 years or 20 days, Trinex has the ability to secure your financing. We take the time to work with ALL credit scenarios and will go the extra mile to make sure you get the funding you need.

#### Customized Payment Plans

Trinex Capital can structure your payments to match your cash flow. If your business is seasonal, we can create a lease for you where the bulk of your payments come when you are the busiest and then are reduced during the slow times of the year.

#### Soft Cost Financing

Trinex can finance all software, installation, training, materials, labor, supplies, and even monthly maintenance costs.

#### Add-on Working Capital

We can add up to 25% of the cost of the equipment as working capital. Our clients have found this option extremely useful because of the added expansion costs they encounter. Whether its the cost of advertising the new abilities the equipment brings, the cost hiring and training additional personnel, or the additional raw materials needed by the equipment, the added working capital can help jump start your growth.

#### Dedicated Account Manager

You will be assigned a single point of contact that is exclusively trained to handle your type of account. This account manager will be with you every step of the way and will always be available to answer any questions you may have regarding your financing.

### HOW THE PROCESS WORKS

#### STEP 1 - APPLICATION SUBMITTAL

Fill out a one page application, and fax it to us along with any other possibly required information.

#### STEP 2 - INITIAL CREDIT REVIEW

All application information is formally reviewed by our credit department. Additional documentation may be requested to help strengthen any credit weaknesses.

#### STEP 3 - APPROVAL

After a short review period (usually just a few hours), you are officially approved and sent documents for signature.

#### STEP 4 - CUSTOMER ACCEPTANCE

You sign the documents and returns them along with any required deposits.

#### STEP 5 - P.O. SUBMITTAL OR PRE-FUNDING

Trinex Capital will issue an official purchase order to the vendor or make any possible pre-funding payment.

#### STEP 6 - EQUIPMENT DELIVERY/INSTALLATION

The equipment will be delivered to you and you formally accept the equipment.

#### STEP 7 - PAYMENT

Any outstanding balance is paid to the vendor.

### GET ONLINE WITH TRINEX TODAY

In order to get started you will need to fill out a application which can be found on our website on the End User Resources Page. For more details contact any one of our dedicated account managers.

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[www.trinexcapital.com](http://www.trinexcapital.com)

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