

[Technological Benefits of Equipment Leasing](#)

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Technology provides a needed and powerful edge in business; the following points examine those benefits and let you decide how these benefits provide you with the needed edge in business. An equipment leasing arrangement provides you the edge you need without running the expensive costs associated with purchasing state-of-the-art equipment.

Wider Options, Lesser Costs - With an equipment leasing arrangement you are free to select your choice of equipment without paying the full price. This advantage also comes with the fact that most business equipment leasing companies will often handle everything from the maintenance to the deployment of their equipment. Your company can save the costs associated with the equipment as the leasing company usually gets price cuts on equipment and related services since they buy in bulk.

State-Of-The-Art Equipment - When a commercial equipment leasing company provides your business with equipment they provide the best. They do this because unlike your business, equipment leasing is the only business they do and their competition is steeped in proving you the best equipment at the lowest prices. If they don't provide the best equipment at the best prices their competition takes over, so the company paying for leasing services gets all the related benefits of getting the best equipment at a cheap price.

Flexible Arrangements - With an equipment leasing arrangement, financing is according to your convenience. Financing can be arranged according to the way you intend to use the equipment and the cash flow of your company. You can also renegotiate the terms of your lease if your circumstances change and this comes without any repercussions. Some commercial equipment leasing companies also handle the insurance of their equipment so insurance costs for your leased equipment is not a problem.

Equipment Leasing Options

With the various equipment leasing companies available there is hardly a fixed set of leasing options. Companies will provide leasing options and tailor them according to the needs of their customers. In this equipment lease guide we have selected some of the most common business equipment leasing options available, which can be found across a variety of equipment leasing companies in the U.S. today.

The Capital or Finance Lease offers the lessee the option to buy the equipment at a much reduced rate at the end of the lease period. This equipment lease is also referred to in some quarters as a nominal buyout lease. With the Sale-Leaseback Lease the company buys the equipment it requires and sells it to the leasing company. The equipment leasing company can then lease the equipment back to your company or business for its normal use. The Municipal Lease option is available to public agencies as well as non-profit organizations. If your company falls into these categories you can make inquiries concerning this option. With the Deferred Payment Lease, the first monthly payments of such leases are usually deferred to a period of up to 90 days before the lease starts. With the Seasonal or Skip Payment Lease, the lessee pays for the lease at peak periods of the operating year, which are defined at his convenience. With the True Lease, the lessee may choose to return the leased equipment on conclusion of the lease or may buy the equipment at a fair market value price of the equipment. With the Graduated Lease, the leases start off with small monthly payments that rise according to the level of increasing income your business generates.

About the Author

Bob Newman is Vice-President of SJK Capital Funding, a full service [equipment leasing](#) company providing creative and cost-effective financing solutions to our customers throughout the United States. SJK Capital Funding specializes in all types of [business equipment leasing](#) with emphasis on new and used equipment valued between \$5,000 and \$5,000,000. Please visit our website at www.sjcap.net.

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