

The Benefits of Beacon

The Cash, Lease, or Loan Decision



Beacon's programs offer many advantages over other alternative financing methods. Consider the following key factors:

beaconfunding
equipment financing solutions

Liquidity: The #1 reason small businesses fail is due to lack of liquidity. Maintaining ample cash balances in your checking account should be a top priority for a company of any size. Beacon allows you to conserve your cash for times when you need it most.

Convenience: Beacon will not burden your company with excessive reporting requirements. Simply complete our one-page Business Credit Application and return it to us with your equipment quotation and you can expect our prompt response.

Quick Turnaround: If your company is like most, timing is everything. Who has time to undergo the lengthy and burdensome credit approval process required by most banks? Upon receipt of your credit application and equipment quotation, you can expect a response from Beacon within 24-48 hours.

100% Financing: Save your working capital to support your accounts receivable and inventory needs. Beacon can provide 100% financing, permitting acquisition of the equipment you need and its immediate use without a major cash outlay.

Tax Advantages: Beacon's programs provide your company with substantial tax advantages you can't achieve when you pay with cash or finance via a traditional bank loan. Don't wait - maximize your tax benefit this year via the recently modified IRS Section 179 allowing businesses to write off hundreds of thousands of dollars in equipment. Alternatively, write off 100% of each monthly lease payment as an operating expense throughout the entire term of the lease.

Off Balance Sheet Financing: Leasing is the perfect tool to acquire new equipment without further leveraging your company's balance sheet. If additional debt may jeopardize an existing bank borrowing covenant, an operating lease may be the perfect solution to your next equipment acquisition.

Fixed Payment: Beacon offers fixed monthly payments allowing you to lock in your profit - even in a rising rate environment.

Establish Credit: As your business grows, you will need to either trade up or acquire more equipment to meet your increased demand. By establishing your credit with Beacon, it will be easier to acquire your next piece of equipment.

Avoid Capital Budget Restrictions: Can your company really afford to wait until next year's budgeting process to acquire the equipment you need now? Beacon's leasing programs are the perfect tool to acquire equipment today without being subject to this year's capital budget restrictions.

Conserve Bank Lines: If your company has been successful in establishing a borrowing relationship with a local bank, why use up the available funds on an equipment purchase that is easily financed via Beacon? Again, conserve your bank borrowing availability to support your company's ongoing cash flow needs.

Contact:

Corporate Headquarters:

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Web Address:

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Email Address:

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apply online

www.beaconfunding.com

BUSINESS CREDIT APPLICATION

BUSINESS INFORMATION		FULL LEGAL NAME (Include DBA if applicable)			TELEPHONE		FACSIMILE			
BILLING STREET ADDRESS				CITY		COUNTY		STATE	ZIP	
EQUIPMENT LOCATION (If different from above) STREET ADDRESS				CITY		COUNTY		STATE	ZIP	
<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> LLP				TAX ID# (Corporations Only)						
YEARS IN BUSINESS		YEARS IN INDUSTRY		BUSINESS DESCRIPTION			SALES LAST YEAR \$		PROJ. NEXT YEAR \$	EQUITY
DOWN PAYMENT AVAILABLE \$			ADDITIONAL COLLATERAL			LANDLORD/MORTGAGOR NAME			TELEPHONE	
PERSON SIGNING DOCUMENTATION			TITLE		EMAIL ADDRESS			MOBILE #		
HOW DID YOU LEARN ABOUT US?										
WHICH PROMOTIONAL PROGRAM ARE YOU APPLYING FOR?										
OWNER INFORMATION		NAME (Principal/Partner/Officer)				SOCIAL SECURITY NO.		HOME TELEPHONE		
HOME STREET ADDRESS				CITY		STATE		ZIP		
OWNS HOME?		<input type="checkbox"/> YES <input type="checkbox"/> NO		VALUE \$	MORTGAGE \$	W-2 LAST YEAR \$	CONTINUE EMPLOYMENT?		SPOUSE W-2 \$	% OF BUSINESS OWNED
CO-APPLICANT		SOCIAL SECURITY NO.				HOME TELEPHONE				
HOME STREET ADDRESS				CITY		STATE		ZIP		
OWNS HOME?		<input type="checkbox"/> YES <input type="checkbox"/> NO		VALUE \$	MORTGAGE \$	W-2 LAST YEAR \$	CONTINUE EMPLOYMENT?		SPOUSE W-2 \$	% OF BUSINESS OWNED
EQUIPMENT TO BE ACQUIRED		TOTAL ESTIMATED EQUIPMENT COST \$			EQUIPMENT DESCRIPTION (Mfr/Model)				TERM (# of Months)	
SUPPLIER NAME				SUPPLIER SALESPERSON			TELEPHONE			
BANK REFERENCES		BUSINESS DEPOSITORY			CITY/STATE		TELEPHONE			
CHECKING ACCOUNT #				BALANCE \$		CONTACT NAME			SINCE	
BUSINESS LOAN/LEASE				CITY/STATE		TELEPHONE				
LOAN/LEASE #				BALANCE \$		CONTACT NAME			SINCE	
BUSINESS LOAN/LEASE				CITY/STATE		TELEPHONE				
LOAN/LEASE#				BALANCE \$		CONTACT NAME			SINCE	
TRADE REFERENCES		NAME	CITY/STATE	ACCT #	TELEPHONE		CONTACT NAME			
1.										
2.										
3.										
4.										
<p>The applicant(s) certifies that all information contained in this application, and all attachments hereto, are true and complete to the best of the applicant(s) knowledge, and are made for the purpose of obtaining credit for business purposes, and not for personal or family use. The applicant(s) hereby authorize Beacon Funding and any assignee, lender or funding service that may be utilized to obtain and use a consumer credit report on the undersigned, now, from time to time, and at any time in the future, as may be needed in the credit evaluation and review process and waives any right or claim the applicant(s) would otherwise have under the Fair Credit Reporting Act in absence of this continuing consent. The applicant(s) further authorize any bank, financial institution or trade reference to release credit information on the applicant(s) account(s) to Beacon Funding and/or its assigns. An electronic, photocopy or facsimile copy of this authorization with a copied, electronic or facsimiled signature shall be deemed to be binding, valid, genuine and authentic as an original-signature document for all purposes. A non-refundable documentation fee will be required for the preparation and distribution of contract documents.</p>										
SIGNATURE		<input checked="" type="checkbox"/> APPLICANT			DATE		<input checked="" type="checkbox"/> CO-APPLICANT			DATE
FOR OFFICE USE ONLY										
EQUIPMENT COST			DP VENDOR	DP BFC	FINANCED AMOUNT			NUMBER OF ADVANCE PAYMENTS		
TERM	RT	MONTHLY PAYMENT			FILING FEE	TAX EXEMPT		<input type="checkbox"/> YES <input type="checkbox"/> NO		
END OF TERM OPTIONS		FMV	FIXED %	FIXED \$	TRADE SHOW/MAG	OTHER				