

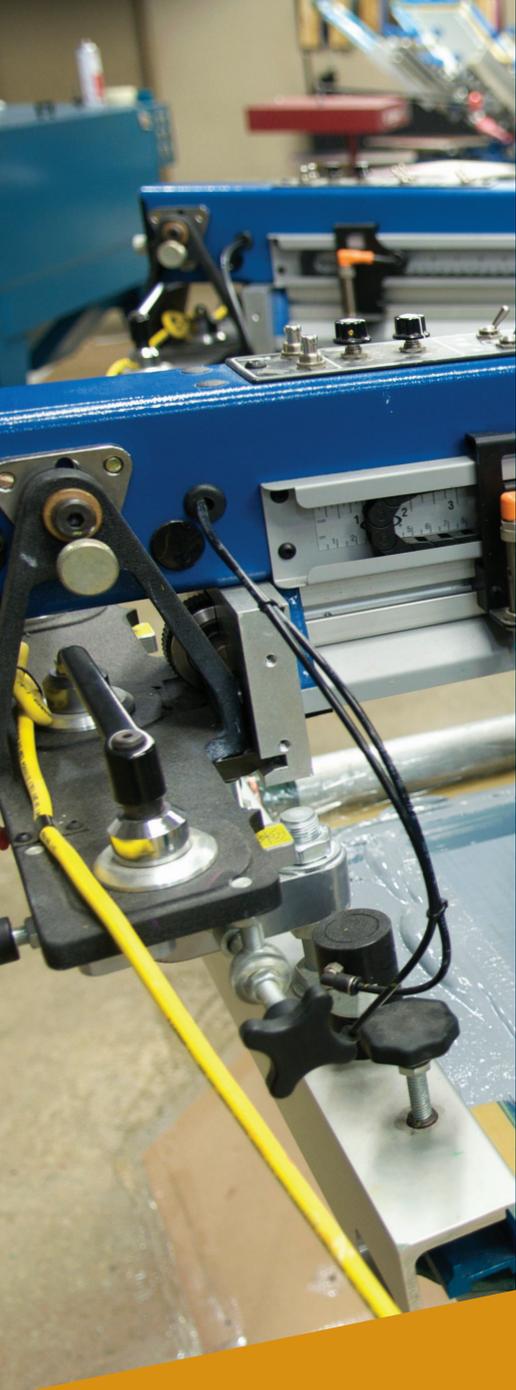


# NO MONEY DOWN

What It Means for Your Business



**beaconfunding**  
equipment financing solutions



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# What is it and How Does it Work?

Whether it's called no money down, no down payment, or 100% financing, it means the same thing: you don't have to hand over a large chunk of cash when you first start financing equipment. You'll commonly hear of people paying a percentage of the equipment cost upfront, but with no money down equipment financing plans, the entire cost of the equipment is broken down into monthly payments and often times nothing is due at signing.





# Why Choose No Money Down Plans?

No money down equipment financing plans offer certain benefits that other financing options can't. Here are a few reasons why 100% financing is so popular among small businesses:

*No initial payment!*



## Pay as You Profit

Receiving your equipment without any initial payment gives you a unique opportunity to allow your equipment to pay for itself. Now, that may be a bit of an oversimplification, but it's the essence of no money down plans.

Before paying for your equipment, you can put it to work and hopefully start to generate profit. You'll be able to reap the rewards of the equipment without eating up your savings.

*Money for when  
you need it.*



## Keep Cash Reserves

Another benefit of no money down is that it allows you to keep your hard-earned cash in your pocket, right where it belongs. From maintenance emergencies to seasonal slumps, having cash on reserve can be a life-saver. In fact, lack of liquidity is a leading reason small businesses fail. Taking advantage of no money down equipment financing plans keeps cash on hand and gives you peace of mind.

# What Businesses Benefit Most?

No money down isn't exactly the holy grail of financing. Since every business is different, they all need different types of financing. 100% financing is best for businesses that don't have the cash or don't want to use up their reserves, but expect to profit from the equipment fairly quickly.

## Short on Cash

It's fairly common for businesses to go through a period when they're short on cash. That doesn't mean you can't keep planning for growth. Sometimes new equipment is just what you need to spur profits. No money down makes it easy for businesses that aren't swimming in cash to get equipment, especially if the equipment is what will help them substantially increase profit. Rather than waiting to win the lottery and skating by with your old equipment, choosing no money down financing plans gets your business growing faster.

*Stretch your budget!*





# Common Questions

What everyone wants to know before they forego a down payment.

## What's the Catch?

*There Have to be Some Downsides.*

Since no down payment is made, you can expect higher monthly payments or a longer lease. No matter what, you'll have to pay the entire cost of the equipment and some interest. A longer lease typically means more payments, but with a good rate, no money down may still win-out for your business. Talking to an equipment financing consultant will help guide you to the perfect financing plan.

## Does Everyone Qualify?

No money down isn't the right plan for every business. Some financing companies will be more selective when approving businesses for no money down financing since it's a bigger upfront cost for them. Remember, there's no risk in applying. Even if no money down won't work, a financing consultant will try to find a plan that's right for everyone.

## Is it Really NO Money Down?

No money down refers to the ability to finance equipment without providing a down payment. There still may be some fees and taxes to account for, but they will be small compared to a traditional down payment.

## WHERE DO I SIGN UP?

Apply for No Money Down Equipment Financing at:  
[beaconfunding.com/apply](https://beaconfunding.com/apply)

## Get Qualified for Your Next Equipment!

Apply for No Money Down at:

[beaconfunding.com/apply](https://www.beaconfunding.com/apply)