

EXPLORE YOUR EQUIPMENT FINANCING OPTIONS

# BEACON VS. BANK, CASH, COMPETITOR





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YOUR  
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There are many directions you can take when it comes to funding equipment for your business. It's up to you to decide what is best for your business when it comes to your next equipment purchase. Don't let your business miss out on the best possible financing solution.

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# YOU NEED NEW EQUIPMENT FAST, HOW DO YOU DECIDE?



## BEACON VS. THE OTHERS

When it comes to finding equipment financing that fits your business needs, you have options between traditional banks, cash, and equipment financing lenders.



### TRADITIONAL BANK FINANCING

Loans are helpful if you have a long standing relationship with a bank. However, securing financing through a traditional lender can be a slow and complicated process. On top of that, traditional lenders have strict criteria to qualify that can cause them to overlook your business if it's a start-up or has challenged credit. Instead, focus on finding a lending partner who knows the value of your equipment and believes in small businesses. Beacon Funding does exactly that.



### CASH

They say cash is king because it's convenient and cost-effective. However, cash takes longer to save up to cover the cost of equipment. That lack of liquidity can also make it hard for your business to react to incidentals. Beacon Funding equipment financing can help you rest easier knowing you have cash on hand.



### OTHER LENDERS

There are many lenders out there, but they're not all the same. Different lending companies look at certain factors when reviewing financing applications. These factors include, but are not limited to: business age, credit score, equipment age, pay history, financial performance, transaction size and lease terms. What makes Beacon different is our ability to get creative. We look at these factors, but we also take into consideration additional criteria to make sure we get you the right deal.





“ Beacon Funding was different. Instead of talking to a suit, I was talking to a friend. I’m able to provide a better service for my steel customers and take on a whole new genre of work.” - **Dave Sandel, Sandel Cranes**

## WHY BEACON FUNDING IS DIFFERENT

For nearly three decades, Beacon Funding has been dedicated to providing fast and easy equipment financing to businesses looking to acquire equipment.

### Our Equipment Financing Specialties:

- Tow Trucks
- Boom Trucks and Cranes
- Septic Pumper Trucks
- Embroidery Equipment
- Screen Printing Equipment

By focusing on select equipment types, Beacon Funding has developed a thorough understanding of your industry’s unique financing needs. This allows us to understand the value of your equipment and how important it is for your business’ success. Our strong vendor relationships and expert industry knowledge allows us to make your financing process easier.

## WE OFFER FINANCING TO FIT A WIDE RANGE OF NEEDS. OUR APPROVALS HAVE EVEN INCLUDED CASES LIKE THESE:



Start-ups with less than 1 year in business



Credit scores below 500



Equipment as old as 10 years



Equipment worth \$5,000 to \$300,000

# HOW BEACON FUNDING GETS YOUR DEALS DONE

Consider these factors when looking to fund your next equipment purchase:

## BUSINESS AGE



### BEACON FUNDING

Welcomes all businesses; even start-ups.



### THE OTHERS

Often won't work with businesses younger than 2 years old.

## WE ACCEPT YOUNG BUSINESSES

Most financiers refuse to give the new guys a chance. At Beacon Funding, we know the first two years are the most important to your start-up's success. We'll look at a lot more than just your time in business to ensure you get the equipment financing you need.

## CREDIT SCORE



### BEACON FUNDING

Considers other factors in addition to credit scores when making financing decisions.



### THE OTHERS

Will stop at credit score. To the others, you're just a number.

## WE LOOK BEYOND THE CREDIT SCORE

Tired of being judged on one number? We thought so. At Beacon Funding, we look at other factors in addition to credit scores to help you get your loan, including collateral values, pay history, and trade references.

## EQUIPMENT AGE



### BEACON FUNDING

Wide variety of competitive financing programs that help your business acquire quality used equipment.



### THE OTHERS

Can have restrictions on used equipment.

## NO AGE RESTRICTIONS ON EQUIPMENT

If you find a piece of equipment that's been used previously, there's still a good chance we'll lease it regardless of age. As long as the equipment is in good condition and being sold at a fair price Beacon Funding is here to finance it for you.

## CORPORATE PAY HISTORY



### BEACON FUNDING

Long pay-history is not required.



### THE OTHERS

May require at least 2 years of pay history.

## CORPORATE PAY HISTORY

We strive to find each business the most competitive equipment financing solutions. Whether your business has past financial challenges or not – we'll do our best to make it work.

## TRANSACTION SIZE & LEASE TERMS



### BEACON FUNDING

Customizable loans to fit your business needs.



### THE OTHERS

Standard, inflexible loans and terms.

## CUSTOMIZABLE FINANCING OPTIONS

Beacon Funding has built strong vendor relationships to provide exclusive perks and programs. A few examples include: 100% financing, step-up payments, seasonal payments, extended terms, no payments for 90 days, and skip payment plans.

## CASH FLOW



### BEACON FUNDING

Flexible programs allow you to conserve your cash for times when you need it.



### THE OTHERS

Inability to preserve bank lines for other items.

## MAINTAIN YOUR LIQUIDITY

Beacon Funding helps you hold on to more cash than you could with an outright purchase of new equipment, so you can enjoy the revenue and productivity benefits of using your new equipment.

## WORKING CAPITAL



### BEACON FUNDING

Minimum requirements to be eligible.



### THE OTHERS

Often have inflexible eligibility requirements.

## KEEP THRIVING WITH ACCESS TO CAPITAL

Whether it's for unexpected repairs, supplies, or other soft costs, Beacon Funding can get you the additional cash you need. Working capital is designed to give your business a boost of cash to keep it thriving.

## CUSTOMER SERVICE



### BEACON FUNDING

Our industry experts spend quality time to ensure you have a great equipment financing experience.



### THE OTHERS

Lack the knowledge of your industry.

## HAPPY BEACON CUSTOMERS

Our reputation speaks for itself. With a consistent A+ rating from BBB, a 4.0/5 customer rating on Google, and 4.5/5 customer rating on BBB, we pride ourselves on providing our clients top-tier services with a smile. Our customers always come first.

## YOUR BUSINESS NEEDS MET

We have helped tens of thousands of businesses across the United States finance equipment. With our unique approval process, businesses like yours can get the equipment they need to succeed. See what set's Beacon Funding apart.

### ADVANTAGES OF WORKING WITH BEACON FUNDING:



#### Competitive:

We offer unbeatable equipment financing programs



#### Customizable:

We tailor our plans to your business' unique needs



#### Wide Credit Window:

We look beyond the credit score creating a larger approval window



#### Convenient:

One page application and 24-48 hour credit approval turnaround

### FINANCING SNAPSHOT

Look at how Beacon Funding was able to get these businesses the financing they needed.



#### COMPETITIVE

**\$335,000**

**Decorated Apparel**  
**20+ Years in Business**  
**Corporate Guarantee**

The customer was approved at their bank and by Beacon Funding. They chose Beacon Funding over their bank not only because of competitive pricing, but also because Beacon Funding was able to offer a lease that better met their specific needs.





## GET QUALIFIED FOR YOUR NEXT EQUIPMENT

There are many directions you can take when it comes to funding equipment for your business. It's up to you to decide what is best for your business when it comes to your next equipment purchase. Don't let your business miss out on the best possible financing solution. Contact Beacon Funding to get started on your financing journey.



Apply at: [beaconfunding.com/apply](https://beaconfunding.com/apply)



### CUSTOMIZABLE

**\$157,000**

**Commercial Vehicle**  
**6+ Years in Business**  
**619 Fico**

The customer needed to refinance six trucks to free up cash to add a medium duty truck to their fleet. Beacon Funding was able to pay off the other 6 lenders and wrapped the customers' payments into a single monthly payment.



### FLEXIBLE

**\$42,000**

**Decorated Apparel**  
**9+ Years in Business**  
**543 Fico**

The customer wanted to add a new piece of equipment without too many upfront costs. Beacon Funding was able to approve this deal with limited money down by taking additional equipment as collateral.

# FINANCING SUCCESS STORIES FROM PEOPLE LIKE YOU



A variety of customers come to us with different equipment needs and business dreams. It's our job to help turn those dreams into reality with equipment financing. Read some standout stories below or watch full videos online at [beaconfunding.com/testimonials](https://beaconfunding.com/testimonials).

“ We wouldn't have been able to do most of the jobs we do without the new equipment we financed, the sign boom truck. It's the Rolls Royce of the sign industry. ”

-CHRIS WICKS, GLOBAL SIGN & AWNING



“ Having the equipment on the floor and paying for it in increments is worth a lot more than just upfront cash, a big expenditure, and a hole in your balance sheet. ”

-BRYAN HUBER, ICON SCREENING, INC



“ We would not have been able to create a new revenue stream if we hadn't made those improvements by purchasing this equipment and working with Beacon Funding. ”

-ELIJAH TAYLOR, LEA COUNTY SEPTIC



“ After being rejected by other lenders, my consultant at Beacon Funding figured out how to do it all. I'm able to provide a better service for my customers, and take on a whole new genre of work. ”

-DAVE SANDEL, SANDEL CRANES



“ Beacon Funding helped me get my new Hirsch embroidery machine fast and at an affordable monthly payment for my in-home business. they came through when no other lenders would. ”

-SYDNEY ALLEN, STORYBOOK BLANKIE, LLC



“ Financing helped us grow. We have newer, more reliable equipment. We are able to take on bigger jobs; go on more runs; fill the customers' needs. No need to worry about break downs. ”

-ALLAN BENIEN, BRETT'S TOWING & REPAIR



# APPLYING COULDN'T BE EASIER

## FINANCE YOUR EQUIPMENT IN 4 SIMPLE STEPS

### 1 Application

Once you have selected your equipment, you can apply for fast and flexible equipment financing in one of three easy ways:

**Online:** [www.beaconfunding.com/apply](http://www.beaconfunding.com/apply)

Our secure online application takes only a few minutes to finish.

**Phone:** (847) 897-2499

A consultant will be happy to help you apply over the phone.

**Fax:** (847) 423-0763

Complete our one-page application and return it via fax.

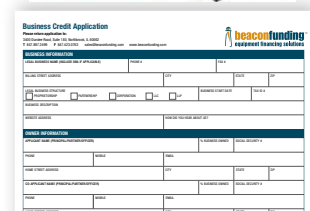


### 2 Approval

Within 24-48 hours, one of our expert financial consultants will contact you to discuss your equipment financing needs and will answer any questions you may have.

### 3 Electronic Documentation

With DocuSign® you can receive your leasing documentation, review, and sign it in record time. After we get your documentation back, it back with any initial cash requirements, we'll issue a purchase order for your equipment. At that time, it's yours! You can make arrangements for equipment delivery or pick up.



### 4 Acceptance

Once you get your equipment, let us know! After you have provided us with a verbal confirmation, you're all set and the vendor gets paid!



