

Benefits of Equipment Finance

Why do businesses ranging from mom-and-pop operations to Fortune 100 companies finance their equipment? It's because of access to a wide range of benefits. With equipment financing, you can:

GET 100% FINANCING WITH NO DOWN PAYMENT

Unlike requirements of most traditional lenders, you may be able to arrange 100 percent financing of equipment with no down payment. This is key if cash flow is a concern to your business.

MAINTAIN CASH

Equipment financing is a source of funding that lets you hold onto your cash, or working capital, so it can be used for other areas of your business, such as expansion, improvements, marketing or R&D.

MANAGE RISK

Equipment financing can help mitigate the uncertainty of investing in a capital asset your business needs until it achieves a desired return, increases efficiency, saves costs or meets other business objectives.

HEDGE AGAINST INFLATION

Equipment financing may hedge inflation risk because instead of paying the total cost of equipment up front or with a large down payment in today's dollars, the stream of payments delays your outlay of funds. In addition, a loan can lock in the rates that exist on the date of the closing. In other words, the finance company absorbs the devaluation of your payments over time due to inflation and other financial risks.

PLAN EXPENSES FOR CASH FLOW AND BUSINESS CYCLE FLUCTUATIONS

Financing equipment helps maintain cash flow and greater certainty in budgeting by setting customized rent payments to match cash flow and even seasonal cash flows.

KEEP UP TO DATE WITH NEW TECHNOLOGY

Financing often enables you to acquire more and better equipment than you could have without financing. Certain finance programs can also allow for technology upgrades and/or replacements within the term of the contract.

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“Cash flow is the lifeblood of your organization. Capital spending can create a burden on that lifeblood. Financing helps the business match revenue and expense cash flows while reaping the benefits of automation,” says Joshua Kinsley, Director of Finance at PakTech.