



# Jurang Wholesale Limited

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## *7 Benefits of Leasing*

### **Preserve your capital**

An outright equipment purchase can tie up significant amounts of capital. Why do this when you can lease it instead for a low regular payment? It allows you to keep your money working for you and spread the cost of your equipment over its useful working life.

### **Choose the coffee machine you actually need**

Often the higher cost of more advanced equipment forces people to look for cheaper alternatives. However, often your business could benefit from having the more advanced equipment. If you lease a coffee machine you don't have to necessarily choose equipment based on affordability alone. Rather fixed, manageable monthly payments enable you to get the coffee machine your business really needs now or may require in the future when your business grows.

### **Easily upgrade to new equipment**

Within our lease facilities there is the flexibility to upgrade your coffee machine to a newer or more advanced model. This is even an option when you are currently leasing your equipment through another finance company.

### **Leasing is 100% tax allowable**

Lease rentals are 100% allowable; the total cost of the leasing can be offset against your pre-tax profits during the lease period. Whereas outright purchases are not tax deductible, lease payments can be deducted as a trading expense. During a recession, if a business has reduced taxable profits, leasing becomes even more attractive.

### **Simplify budgeting & forecasting**

When you lease a coffee machine, you will have a fixed monthly payment, which will not be affected by interest rate fluctuations or changes in the economy. The lease payments you agree are fixed for the term of the agreement. This allows you to budget accurately and simplify your cash flow projections.

### **Leasing does not affect any other credit lines**

Finance of a coffee machine through leasing does not affect your use of other (commercial) credit sources. When you lease a coffee machine, you can free up your overdraft/bank loans for use elsewhere in your business.

### **Leasing improves your investment return**

It is the use of a coffee machine and not the ownership that drives your sales. Whilst a coffee machine is being used it is effectively paying for itself as it increases your productivity and is generating sales. Additionally you are acquiring the use of the coffee machine at today's prices, without the requirement of a (large) cash outlay.