



Innovative Financing Solutions



Advance Credit Leasing Corporation

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Innovative Financing For Everyone!

At Advance Credit, we pride ourselves on our knowledge of the leasing industry and our unparalleled expertise. We have been in business since 1996, and our principals have over 50 years of experience in the commercial leasing industry. Did you know that over 75% of all business equipment sold in the United States is financed? Over half of all financed equipment is leased. We'll give you the advantage you need to close your sales, fast. We specialize in financing beverage distribution equipment for both up sales and final use. Our clients make up a broad spectrum of the beverage industry, such as: coffee, bottled water, slush drinks, frozen ice cream and other hot/cold drinks.

We can help your sales department:

- **Close sales faster**
- **Offer a variety of financing options that cost you NOTHING, and increase cash flow**
- **Reduce time consuming tasks, we'll handle all the paperwork, and follow up**
- **Get fast approvals meaning quicker response to your prospects**
- **Get 100% funding for all your leasing needs**



DALE CARNEGIE®
TRAINING



We Lease ALL Types of Capital Equipment!

While we specialize in leasing equipment to the beverage industry, we offer leases on anything your company may need. We will work with you to develop a leasing plan that suits the specific needs of your business. Leasing with Advance Credit allows you to quickly obtain the equipment you need without any hassle. We offer many different types of leases, including:

- **All Types of Commercial leases**
- **Lease to own, with \$1.00 and 10% end of term buyout options**
- **FMV leases, with option to buy or return equipment and off balance sheet leases (F.A.S.B.13)**
- **Seasonal and skip payment options on some leases**
- **Quick lease up to \$100,000 without financials**



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Lease/Finance Programs

Capital Lease: **ADVANCE** provides several Finance Leases for a wide variety of equipment not generally financed, for periods of up to seven years. Rates are commensurate with the quantity and quality of credit information provided. Transactions range from as little as \$1,000 to as much as several million dollars. Credit approvals for small transactions (generally under \$100 thousand) usually take no more than **one or two** working days, often times just several hours. Documents are then promptly drawn and signed, allowing payment to the vendor within a few days of delivery.

Operating Lease: **ADVANCE** offers a variety of “off-balance sheet” leases for lease terms of up to twelve years in transactions of at least \$50 thousand. Generally these leases run for periods of five years or less. The lease rates vary with the quality of credit and the residual value of the leased equipment.

Municipal Lease: **ADVANCE** provides a large range of municipal (tax-exempt) leases ranging from \$5,000 up to as large as \$10 million. Terms vary to accommodate monthly, quarterly or annual payments. Lease rates generally differ in direct relation to each community’s bond rating. Title of the equipment usually rests in the lessee’s name and lessee is granted a bargain purchase option (usually \$1.00) at the inception of the lease. Lessees can be state and local communities, colleges/universities, and other governmental entities.

Conditional Sales Contract: **ADVANCE** offers equipment “loan” programs where the transaction is either treated as a purchase, in which the user—the lessee, for federal income tax purposes, is treated as the owner of the equipment at the beginning of the transaction. Or, an Installment Sale, where title to the property transfers to the lessee “conditioned” upon full payment during the lease term. Generally used with the \$1.00 Purchase Option. With similar terms as a Finance Lease, this program helps avoid the double sales tax often paid with a Sale & Leaseback transaction. This program can be used for companies to acquire equipment and for those who have acquired equipment and want to finance it after the fact.





Lease/Finance Programs -continued-

Master Lease: **ADVANCE** presents an open-end or blanket-type arrangement under which a lessee obtains the use of capital equipment, and can also acquire later, at its option, other property at a pre-determined lease rate without negotiating a new agreement. This program can accommodate multiple vendor deliveries over a period of time while offering the lessee the advantage of making one monthly payment. Under most circumstances, *each* vendor with a net purchase order amount of over \$5,000 will receive payment within net 5 days of delivery.

Sale & Leaseback: **ADVANCE** provides a program for companies who have acquired equipment and want to finance it after the fact. This is an arrangement through which a business/municipality sells its fixed assets for cash and retains their use by leasing them back from the buyer—the lessor. This approach is used to accommodate companies that find themselves with such a great investment in capital equipment that it puts pressure on their working capital. Lease terms can be up to five years and an approved equipment appraisal is usually required.

Working Capital Programs

Lease Pre-funding: **ADVANCE** offers a unique program where we provide up to 80% of the equipment cost to the vendor prior to delivery. Upon completion of all documentation, **ADVANCE** will provide between 50% and 80% of the equipment cost to the vendor, with the balance being paid upon delivery. All this is done at the same competitive lease rates and at no additional cost to the vendor **and a small charge to the Lessee.**

Purchase Order Funding: **ADVANCE** holds a unique place in the marketplace. So, we are able to present a program that is able to offer up to 80% financing of purchase orders or contracts. Companies requiring initial working capital to provide equipment, parts, or services can have their direct costs associated with the project funded. Purchase Order Funding can be structured to work in conjunction with our Lease Pre-Funding Program to **provide up to 100% of needed working capital.**



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Additional Sales Information

- Lease all NEW OR USED capital equipment
- Leasing to all sized businesses from sole proprietorships to large corporations
- Leasing takes care of hidden costs (including delivery, setup, installation,)
- Equipment lease packages can be arranged for multiple vendors
- 100% Financing
- Creative flex payment plans are available (i.e., Seasonal & Deferred)
- Payment schedules can be timed to fit any budgetary requirements





We offer innovative financing solutions for some of the largest companies in the beverage industry. Among the companies we already provide leases for are:

*At Advance Credit
our track record
speaks for itself.*





Ask about our
commission plan!

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