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Dear Debra,

What is my best option to finance equipment?

We hear this question often.

Below we address a few key issues for consideration.

Our goal here is to keep our clients aware of their finance options as we help your business grow.

02- 2011 Customer

Bank Line the way to go?

3 Month Deferrals

Working Capital

Take our Poll:

[Is Capital on your mind ?](#)

Equipment Finance Options

Clients often wonder if their bank line is an option to finance equipment.

A **Bank Line of Credit (LoC)** may be a viable option, but only if you are within your covenants and there are no restrictions on the LoC used for capital assets. In addition, many business do not want all their eggs in the bank basket. It is important to know your options.

Bank financing of equipment may not include taxes and softcosts, and may be limited on eligible assets (like software). Their response time is slow and the process laborious from a paperwork point of view. Often bank approval involves a General Security Agreement on all your company assets. These are important considerations.



Captive finance groups owned and supported by the reseller themselves may offer an attractive finance option, but it may require you to give up control in the lease process so that Fair Market Value is determined by them at lease end-- regardless of what you had invested. Know your options, especially regarding end of lease terms.

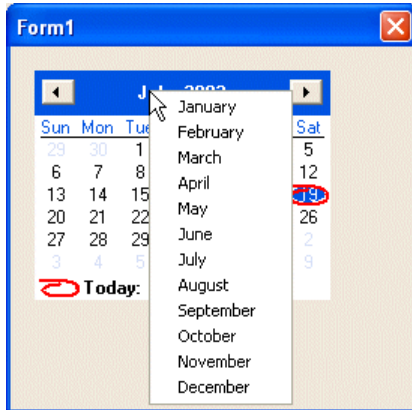
Leasing is an important finance option to keep your bank lines clear for the business they were intended to support! Leasing with Questor is a fast

effective method of finance that works well, especially for the small-medium sized transactions that are important to your business, but drain your cash.

We will help you grow your business, and we make it easy--talk to us about your financing options.

3 Month Deferral Options

3 Month Deferred Payments



Every new Questor lease approval may qualify for a **3 month deferred payment** to help with cash flow and budgeting.

This way you get the equipment you need to run your business efficiently, and control your expenses in an effective way.

Most importantly, you conserve your capital for a strong balance sheet.

Please contact me for terms and conditions, and together we can keep your business moving forward.

Working Capital Options

We will provide working capital to your business by re-financing unencumbered assets.

Call us regarding any new(er) assets you may have purchased. We can arrange a sale-leaseback and put the cash back into your business where it earns revenue for you.



We hope you enjoyed this edition of *Q's News*, and we thank you for your partnership.

Please contact us to discuss any equipment finance needs that may be down the road for your business: We are always happy to provide options.

Kind Regards

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