



Are you starting a new corps? Resurrecting a corps?

Does your existing corps need new equipment?

Are you are looking to upgrade your Brass or Percussion section?

Do you need a new marimba for the front ensemble?

Do you want to use electronics?

All this sounds great but you don't have the cash on hand for want you want or really need. Wouldn't it be wonderful if there was a financial organization who would allow you to lease your equipment for so many years? Imagine getting \$30,000 worth of equipment and can make payments instead of needing to layout the money outright. For example, you purchased \$30000 worth of equipment. But instead of putting \$30,000 out of your pocket all at once, you were able to lease it for as low as \$1,000/month.

If this seems plausible, continue to read more about our program.

Businesses throughout the United States lease over \$200 billion of equipment every year. In fact, nearly 80% of all businesses have at least one piece of equipment leased on their books right now. It's popular and it's easy. We can now offer equipment leasing for musical organizations like yours. Working in partnership with Royal Bank of America, we can offer a 24, 36, 48, or 60 month lease on all the musical equipment and you need.

It's easy...

- Select the desired equipment. Shop around for the best price.
- Complete the lease application. A simple one page application is all that is needed for purchases under \$75,000. Larger transactions will require a full financial discloser.
- Obtain a credit decision. You will receive a credit decision within 24 hours of our office receiving a complete lease application or financial package.
- Prepare the lease documents and issue a purchase order. Upon receipt of the signed lease documents, we will issue a purchase order to the vendor. The vendor will ship the equipment to you and invoice us.

It's that simple!



Advantages to leasing...

1. Conserves working capital
2. Can be structured as "off-balance sheet" financing
3. Is a hedge against equipment obsolescence
4. Matches cost of equipment with its use
5. Typically less restrictive than a bank loan
6. FIXED RATE financing
7. Quick turnaround
8. Increases buying power

Frequently asked questions:

What equipment can be financed?

Nearly all equipment can be financed. This includes horns, drums, front ensemble, and software.

Is a lease fixed rate financing?

YES! A lease is written for a term of 24-60 months. The interest rate is fixed during the term of that lease.

Does a submitted lease application guarantee an approval?

NO. Approximately 80% of lease applications are approved. However, often times a lease that would have been declined can be structured so that it can be approved. That structure may include additional collateral, guarantees, or percentage of advance.

Can equipment be leased if already acquired?

YES! As long as the equipment has been purchased within the last 30 days and the customer can show proof of payment.

Are there any tax benefits to leasing?

There are no investment tax credits. However, operating lease payments can reduce taxable income.

For more information, please contact Tom Maiello
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