

All Your Commercial Equipment Needs
From Phone Systems to JETS
\$5,000 to \$\$\$\$Millions



Funding Visions
Developing Dreams

Did You Know?

2007 IRS Standard Mileage Rates
Business Driving – \$.485/mile
Medical & Moving - \$.20/mile
Charitable Driving - \$.14/mile

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The JGI Companies
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Newsletter

Definitions

FMV (Fair Market Value)
Purchase Option—The option to purchase leased equipment at the end of the term at FMV, which is the value of an asset if it were to be sold in an arms-length transaction, between a willing buyer & a willing seller. FMV is determined by either agreement or appraisal.

WELCOME to the JGI Newsletter. We at JGI value & respect our past, present & future clients and their businesses. We want you to be well informed about your financing choices and we want your business to grow as a result. We will endeavor to deliver relevant & timely information that will make your job easier. We welcome any suggestions you may have or ideas for topics you are interested in. Always feel free to contact us with any questions. We are here to help you find the best solution for you and your business.

Jim Jones, President & CEO

Betty M. Bledsoe, Leasing Director

*****WELCOME*****

The JGI Companies is please to welcome the newest member of our team. She is Amie Davenport and she is coming to us as our Chief Operating Officer. Amie will be working very closely with Jim in the Healthcare Development side of our company. She can be reached at the office – (803) 731-4847 or on her cell phone – (803) 413-5753. Her email address is adavenport@jgicompanies.com

Why Lease Equipment?

Make Money Using; Not Owning New Equipment: Remember, your business makes money by using your equipment, not by owning it; you don't have to own the electric company to benefit from electricity. A plan which lets you defray, delay or diminish costs by using someone else's equipment may be more practical than buying your own.

Spreading Cost To Future Owners: As a business owner or partner, anything you buy, you pay for. Anything your lease, future partners or owners will help you pay for. Law firms, medical practices and other businesses that expect to grow and add additional owners or partners in the regular course of their business find equipment leasing is an ideal way to pass on an appropriate portion of the cost of new assets to those who will benefit from their use in the future.

Use Cash For Other reasons: Fast growing, successful businesses recognize the need to move quickly on income opportunities. They want their cash and bank credit lines available and not tied up in depreciating assets.

Faster Write Off: A properly written lease may offer you the fastest possible way to write off the costs of using new equipment. This lets you use money you would have paid in taxes to help keep your business modern and competitive.

Hedge Against Obsolescence: Also, by writing it off faster, you avoid making long-term commitments to rapidly changing technology. Under the current MACRS (Modified Accelerated Cost Recovery System) depreciation schedules, it may take you 6 to 8 years to fully depreciate the purchase of technology you may only use for 3 years. Computers, telecommunication systems and medical equipment are all good examples.

Cash Flow: Equipment Leasing generally requires the least amount of up front cash to get new equipment in place and working for you. Just as you wouldn't pay a new employee their lifetime wages in advance, it's not necessary to pay up front for all the expected utility and benefit of new equipment or furnishings. Leasing them lets you pay for them as they work for your business.