

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



Funding Visions Developing Dreams

Did You Know?

The only woman to appear on US paper currency is Martha Washington.
IRS employee's tax manual has instructions for collecting taxes after a nuclear war.

Quotes

Dear IRS: I would like to cancel my subscription. Please remove me from your mailing list.

All I ask is a chance to prove that money can't make me happy.
Anonymous

Issue: March 2008

Definitions

Seasonal Payments

Lease payments that are adjusted to accommodate a business' "off season" or uneven annual cash flows. It allows for usually three consecutive monthly payments to be set up to be reduced during the slower revenue producing months and the remaining nine months are increased to balance out the payment stream. This allows businesses to structure the financing around their actual annual cash flow.

Newsletter

The JGI Companies

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WELCOME to the JGI Newsletter. We at JGI value & respect our past, present & future clients, our vendors and their businesses. We want you to be well informed about 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 or your clients and your business.

Jim Jones, President & CEO

Betty M. Bledsoe, Leasing Director

Check out our website at www.jgicompanies.com

Equipment Financing Aids Small Businesses

A recent survey was done by the Equipment Leasing & Financing Association (ELFA) of the Small Business Administration's (SBA) State Business Person of the Year winners about their equipment financing methods and reasons for financing. The winners represent outstanding small businesses recognized by the SBA in each of the 50 states. They were selected on their record of stability, growth in employment & sales, financial condition, innovation, response to adversity and community service. The following are a few of the results from that survey:

- Ninety-five percent (95%) of these state winners agreed that financing equipment is a good business strategy for meeting the demands of a small business
- More than half (53%) currently finance equipment for their own businesses
- Office equipment & computers are the top equipment types financed
- Funding for the equipment was obtained from: Equipment financing companies - 47%; Banks - 32%; & Manufacturer's finance programs - 11%
- Asset management & lower cost were the two top benefits cited by the participants for equipment financing
- The top reasons for using leasing to finance purchases were the ability to have the latest equipment, consistent expenses in budget planning, convenience and help in managing company growth

When thinking about how to acquire that piece of equipment you need for your business, keep in mind that of the \$1.1 trillion invested in plant, equipment & software in 2006, 55% or \$600 billion was financed through loans, leases & lines of credit. Whether small or large, companies benefit from financing their equipment purchases.