



IS PAYING *Cash* (OR CREDIT CARD) FOR YOUR **SUPPLIER NAME** PURCHASE THE BEST OPTION?
LEARN HOW QUICK HASSLE-FREE BUSINESS FINANCING (LEASING) MAY BE YOUR BEST OPTION.



Apply Online

ELIMINATE YOUR BUSINESS DEBTS QUICKLY?

Many small businesses try to avoid business debt whenever possible. They pay cash for their business equipment instead of leasing. Sure, reducing debt makes sense. But if you have healthy cash balances in your business bank account why not take a dividend and pay down your personal mortgage that is not tax deductible? Attempting to minimize your tax deductible business debt, when you have a non-tax deductible personal mortgage may not be your best option.

LOW RATES

Business equipment financing (lease) rates offered by Guardian Leasing are very competitive. What's your rate? We'd love to tell you, but first we need to review your credit and what you are purchasing. Don't have much time? Not to worry, our Credit Application is simple and generally takes two minutes to complete. And you're under no obligation if you don't like our terms!

WHY BOTHER BUILDING A GOOD CREDIT HISTORY?

Good business credit history is important because it can save you money. Your suppliers will check your credit history from time to time to determine if they should do business with you and under what terms. Will you be forced to pay "cash" with a supplier or will they give you 30 days "free" to pay? You might decide you want to purchase an active business, but need a bank loan. Will a bank give you a line-of-credit at their Prime Rate or will the bank charge you Prime+3% plus a 2% fee because they consider your credit history marginal? Plan on selling your business one day? You may receive a higher sale price if your credit rating is good. Lease your purchase and develop your credit history.

SAVE MONEY (and time)

Are you purchasing items from more than one supplier, either now or over the next twelve (12) months? No need waste time completing a credit application with each supplier. Now you can complete one Credit Application for ALL your business equipment purchases and you get a lower rate! Guardian Leasing will finance most assets including furnishings, kitchen equipment, refrigeration equipment, POS systems, signage, HVAC (ventilation) systems, delivery trucks and more. Your purchase will be prioritized and the balance of your lease line-of-credit can be used at the equipment supplier(s) of your choice.

CASH-FLOW IS CRITICAL

The health of any business depends on good cash-flow. Consider your upcoming (larger) expenses. Will paying cash now delay those mandatory expenses? Are you approaching your slow season? What if a competitor begins to slow your business growth? Maintaining a healthy cash balance at your bank can help your business survive and prosper. Negative bank balances can be costly with overdraft charges, interest as well as potentially damage your good credit rating. Lease your purchase and keep a healthy amount of cash in the bank.

LEASING YOUR PURCHASE MAY PROVIDE TAX SAVINGS!

When we say "tax savings" in simple terms we mean your business makes more "after-tax" money. Most Guardian Lease payments are 100% tax deductible. However, pay "cash" and you must depreciate your equipment and write off the interest expense portion.

CAN DEALING WITH A BANK BE RISKY?

Did you know if you have a business bank loan at same institution as your residential mortgage and your business defaults your home is potentially at risk? As well virtually all business bank loans are "demand loans". Meaning if your bank decides they don't want you as their customer they simply demand immediate repayment. This can be a catastrophic event for any business. Guardian Leasing offers flexible leases not demand loans. And unlike a bank, we won't be asking you to regularly provide financial statements to monitor your performance.

QUESTIONS?

Contact Guardian Leasing Corp at 1-866-532-7358, ext 225 or support@GuardianLeasing.ca

Legal Disclaimer

Guardian Leasing Corp recommends you speak with your financial advisor prior to making any financial decision concerning your unique business. All leasing terms and definitions indicated in this website are based on "Approved Credit". Minimum equipment cost of \$1,500.00 for businesses only (no consumer leasing). While the majority of businesses will be approved, some may not. Credit application and supporting information required. Credit applications can be found at www.GuardianLeasing.ca. Guardian Leasing Corp is responsible for the written content as described in this website page and is an independent third party financial institution and broker. By clicking "apply now" you will be taken to a third party website to which equipment supplier has no responsibility. Equipment supplier is in no way responsible for customers financing, does not provide financing and is not responsible for the leasing or financing content as described in this website. All equipment remains the property of equipment supplier name until paid for in full by you or your designated agents or the respective Lessor. For full details concerning leasing (or business financing) contact Guardian Leasing Corp at 1-866-532-7358. The content contained in this page may not be copied or re-transmitted.