



dfi dynamic
funding
inc.

eNewsletter

Q U A R T E R L Y



Leasing in Today's Economy

In today's uncertain economic times, it's important for businesses to spend their cash wisely and many are expected to cut spending dramatically in 2009. There is definitely a major pain point that many business executives are seeing now -- inadequate access to capital, which is ranked as the third most important challenge this year.

But, what happens when many businesses see the need to acquire new equipment, particularly if it is necessary for them to conduct daily activities of operating the business. As organizations are focused on saving money, how to pay for these items can place a severe burden on the financial health of the company. It's critical that organizations, both commercial and the public sector, be focused on conserving cash and not using working capital to acquire any new hardware and software. In addition, they may have seen their equipment finance and revolving lines of capital deteriorate by their previous lenders as many organizations tighten credit for unanticipated needs.

Alternative funding is available, however. Companies can get their equipment necessary to conduct day-to-day operations through lease financing. With this option, companies can save money -- which is one of the most important issues facing the majority of businesses. When organizations lease equipment, money can be more wisely spent on investments, working capital, employee benefits or simple cash flow needs. Leasing benefits include:

- 100% Financing
- Fixed Payments
- Flexibility
- Easier Cash Flow Forecasting
- Purchase and Renewal Options
- Hedge Against Obsolescence
- Tax Advantages
- Off-Balance Sheet Financing
- Preserves Credit

To stay competitive in today's environment, it's important to not be stagnant in technology, products and service offerings, but rather continue to upgrade and evolve with the needs and expectations of customers. Bottom line -- business and clientele needs change. Continue to upgrade technology to be efficient and competitive, and use lease financing as a cash source for those technology needs.

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Customer Success Story

Wise Motels, Inc.

Wise Motels, Inc. is family owned and operated and has been in business for over 13 years in Atlantic, Iowa. The company operates several Super 8 Motels throughout Iowa. Like most medium sized businesses, Wise Motels is always on the lookout for ways to reduce operating expenses, particularly energy costs.

Energy Conservation Products (www.energyconservationproducts.net) is a manufacture representative company that provides energy related products designed to help customers operate their machinery more efficiently. Energy Conservation Products proposed a system that included the Utiliguard Power Quality System. These energy management products help protect the entire electrical system from the effect of damaging surges and harmful harmonic distortion that destroy and greatly shorten the life of valuable electrical equipment. Energy Conservation Products recommended that Wise Motels consider a lease as an alternative to finance the purchase of their Utiliguard Power Quality System. Initially, Energy Conservation Products submitted the lease application to a local lease company. Unfortunately for Wise Motels, the lease application was not approved. Energy Conservation Products then brought the lease application to DFI where we worked with the customer to find a creative alternative and got him approved.

DFI talked to the management team at Wise Motels to better understand their business. DFI then proposed a lease arrangement that helped Wise Motels better manage their cash flow in such a way that best allows them to take full advantage of the guaranteed energy savings provided by the Utiliguard system.

To read other DFI client success stories, please [click here](#).

Why Dynamic Funding, Inc?

In these economic times, Dynamic Funding continues to write leases and has sufficient access to capital. In addition, we take tremendous pride in offering a variety of lease services. Focused on establishing long standing relationships with our customers and referral business partners, we are unique in our approach to our business in that we want to say "yes" to our customers' and business partners' financing requests. Complete customer satisfaction is our goal. We offer:

- **Flexible Offerings**
 - Dynamic Funding will bundle equipment with software and services into a complete financing package, or we will finance software and services on a standalone basis.
- **Flexible Terms**
 - Dynamic Funding offers terms as short at 6 months and as long as 5 years.
- **Flexible Lease Structures**
 - Operating leases– Fair Market Value
 - Fixed purchase options
 - Capital leases with \$1.00 purchase option
 - Deferred starts
 - Sale leasebacks
 - Step leases



Please [contact us](#) today for more information on our leasing options!

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