Archer Capital

Commercial Equipment Financing

We offer simple, straight-forward solutions that address your most pressing needs.
We understand each customer has a different need, a different situation, and different expectations during the equipment finance process.

We treat all customers equally, but we do not treat their specific needs alike. We strive to be flexible and find the solution that works best for your customer.

Why Use Archer?

1. **100% Financing.** Leasing covers 100% of the equipment cost, including soft costs like shipping, training and installation.

2. **Accounting Benefits.** In most cases, lease payments are tax deductible as business expenses. Consult with your tax advisor for details!

3. **Easy application process.** Get up to $100,000 with only a simple one page application. !

4. **Low Risk.** Leasing does not place liens on your business or any of your personal property. The equipment itself is the collateral.

5. **Keep your cash.** Leasing allows you to hold on to your cash and credit card availability for other needs like payroll, rent and advertising. .

Payment Type & Features	Cash	Loan	Lease
Cash Flow	Buying has an immediate impact on cash flow by diminishing cash reserves.	Down payment required and loan payments are generally higher than lease payments.	No down payment required. Leasing usually has less impact on cash flow due to lower payments.
Line of Credit	Liquid assets are depleted and may affect credit.	Taps the line of credit.	Does not affect line of credit.
Equipment Risk	The owner bears all the risk of equipment devaluation. Obsolescence must be tracked by the owner.	The owner bears all the risk of equipment devaluation. Obsolescence must be tracked by the owner.	In many leases, the burden of taxes and insurance is managed by the lessor.
Asset Liability	Owners must manage asset liability on their books. Financial accounting requires owned equipment to appear as an asset with a corresponding liability on the balance sheet.	Owners must manage asset liability on their books and are required to have equipment appear as an asset with a corresponding liability on the balance sheet.	Operating lease assets are expensed. Such assets do not appear on the balance sheet, which can improve financial ratios.
Rate Risk	Cash should be used for income producing investments since you pay with today's dollars at today's value.	Banks prefer to loan money on a floating or variable rate tied to prime. Rate risk is on the customer, not the bank.	Payments are fixed for the lease term. Pay with next year's inflated dollars - take advantage of inflation.
Soft Costs	Soft costs such as installation, training can erode cash reserves.	Banks rarely finance soft costs. Cash is usually needed.	Leasing may cover all soft costs including maintenance and software.
Upgrade	Owners must manage disposal/selling of outdated equipment. This can slow down the upgrade process.	Owners must manage the disposal/selling of outdated equipment. This can slow down the upgrade process.	Leasing allows for easy upgrades or additions and keeps the same payment by simply extending the lease term.

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