

## Why Lease?

### **#1. 100% Financing-**

M.J.M. Capital leases can cover everything including installation, training, related leasehold improvements and initial supply items. Our leases only require an initial outlay of cash to cover 1st and Last months payments of the lease.

### **#2. Tax Benefits-**

Lease payments are expensed as made, which allows for a larger tax write off each year of the lease.

### **#3. Off Balance Sheet-**

Leases can be structured for "off balance sheet accounting", which improves your company's ratios and protects against lending covenant violations.

### **#4. Protecting Bank Credit-**

Bank lines need to be kept open for such things as inventory purchases and other short term financial needs. If a cash emergency arises you will still have your bank to turn to.

### **#5. The Use, Not The Ownership, Generates Revenue-**

Most often ownership of an asset only makes good business sense when there is a potential for appreciation. Real estate is a prime example of this. Usually for equipment, with the way technology continues to advance, the value is eroded so quickly the benefit of ownership is finite.

### **#6. Convenient-**

M.J.M. Capital does not require blanket liens, business plans, audited statements, cross collateralization or many of the other demands traditional financial lenders put on businesses.

## Specialty Lease Options

### **Step or Graduated Payment Lease -**

Payments start low and "step" higher during the term of the lease. This type of lease can ease a cash flow crunch at the beginning of the lease until the equipment is able to generate the cash flow anticipated.

### **Seasonal Payment Lease-**

Payments only occur during the "season" the business is generating revenue. For example, a ski resort only makes payments during the winter when the business is in operation.

### **Annual Payment Lease-**

Payments occur once a year in one lump sum. This type of lease appeals to many in the agricultural and farming industries because the lease payment is scheduled to coincide with their harvest, which is when the business has their major cash flow event for the year. Other variations include quarterly payments or semi-annual payments.

## Leasing Programs

### **"Application Only Program"**

Lease Amounts of \$5,000 to \$100,000  
Requirements: One Page Application

### **"Financial Package Program"**

Lease Amounts of \$75,000 to \$5,000,000  
Requirements: One Page Application,  
Two Years Corp Tax Returns, Audited Financials If Available,  
Year to Date Financial Statements

### **"Master Lease Line Program"**

Lease Amounts Same as Above  
Multiple Equipment Needs with Different Time Frames

### **"Corporate Only Program"**

Amounts Same As Above With No Personal Guarantee

### **"Vendor Program"**

This Program allows your business to focus on what you do best and allows M.J.M. Capital to handle all your clients' needs when it comes to financing.

## Venture Capital Applications Require the Following

1. YTD Financials
2. Two Years Corporate Tax Returns
3. Two Years YE Audited Financials
4. Business Plan and/or Executive Summary
5. Capitalization Table
6. Terms of Offering

### **Corporate Headquarters:**

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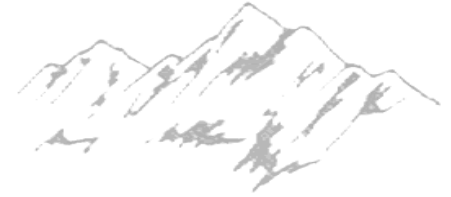
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# **M.J.M. Capital, Inc.**

## **M.J.M. Leasing**

*"The Financing People"*



*M.J.M. Capital, Inc.'s goal is to help America's Business Owners expand, and create additional opportunities for themselves. M.J.M. Capital, Inc. strives to create a loyal customer base through focusing on the needs of our clients, and the realization that if M.J.M. Capital, Inc. can help America's Business Owners grow, so will we.*

Below are some examples of equipment  
M.J.M. Capital, Inc. can finance

\*Communication\*Restaurant\*Golf Course\*  
\*Medical\*Manufacturing\*Trucks\*Woodworking\*  
\*Computer Hardware & Software\*Farming\*  
\*Security Systems\*Food Processing\*Phone Systems\*  
\*Auto Repair & Service\*Packaging\*  
\*Transportation\*Printing\*Copiers\*R&D\*  
\*Mortuary & Crematory\*Agricultural\*Mining\*  
\*Resort and Tourism\*And Much More!!!

M.J.M. Capital Inc can also provide Venture Capital and Commercial Real Estate Financing.

Feel Free To Contact Us Anytime Toll Free At  
866.MJM.CAP2 or 866.656.2272

Visit Us At [www.mjmcapitalinc.com](http://www.mjmcapitalinc.com)

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