



**Business  
Finance  
Group**

# Equipment Purchase Loan Programs

Innovative financing solutions to expand your Business horizons



Cost of **NEW** Equipment **\$1,000,000.00**

|                     | BFG - SBA 504<br>Equipment Finance Purchase Program | Traditional<br>Program |
|---------------------|---|------------------------|
| Advance             | 90%   | 100%                   |
| Term                | 14  | 7                      |
| Payment             | \$7,935.00  | \$14,228.08            |
| Cash Flow Savings % | -44%  |                        |
| Annual CF Savings   | \$75,516.92   |                        |

- ❖ No appraisal required for new equipment
- ❖ Typically secured only by the assets being financed unless tenant improvements included
- ❖ Installation and shipping costs can be included
- ❖ Assumes useful life of equipment is 20 years based on routine maintenance of equipment

Cost of **USED** Equipment **\$1,000,000.00**

|                     | BFG<br>Equipment Finance Purchase Program | Traditional<br>Program |
|---------------------|---|------------------------|
| Advance             | 90%                                       | 90%                    |
| Term                | 8   | 4                      |
| Payment             | \$11,203.89                               | \$20,808.00            |
| Cash Flow Savings % | -46%                                      |                        |
| Annual CF Savings   | \$115,249.39                              |                        |

- ❖ Appraisal required 90% advance on fair market value.
- ❖ Installation and shipping costs can be included.

**Contact Us!**  
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