

Special 2012 Tax Incentive Report



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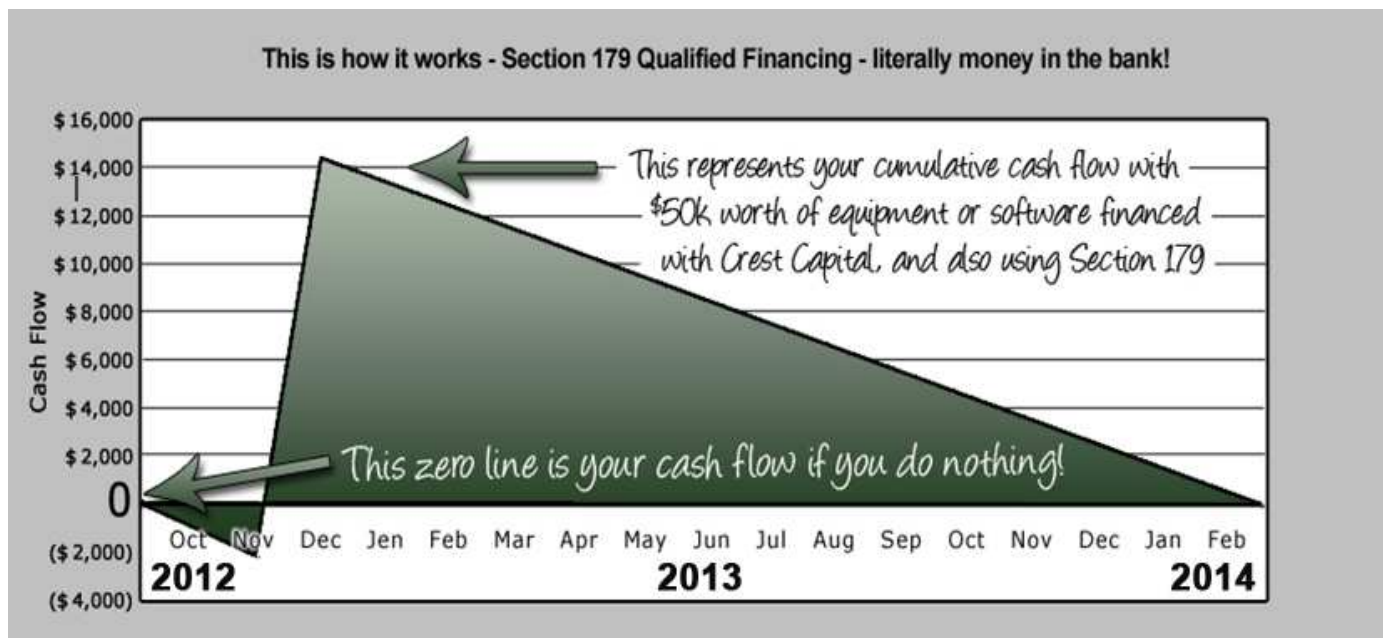
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Section 179 and Equipment Financing – the Perfect Business Marriage for 2012

The Section 179 Deduction has been great to businesses for years. But did you also know that when it is combined with equipment financing, it can literally put thousands of dollars in your pocket?

It's smart to take a look at using the Section 179 Deduction for 2012. That's because Section 179 offers you an incredible chance to acquire needed equipment, and increase your cash reserves at the same time. And 2012 is the perfect time to take advantage of it, as the limits have been made higher with the passage of HR 5279, The Small Business Jobs and Credit Act – if you want 2012's bottom line to look better, then act now.

This is especially true if you choose to finance the equipment you buy. How good of a deal can Financing Equipment and using Section 179 be? Take a look at the below chart:



The above chart assumes \$50,000 worth of equipment financed in October 2012, with a monthly payment of \$1,120. The annual return / equipment gain is 3% (\$125 per month). This makes the true net payment \$995 per month. The Section 179 Deduction (50k, which results in \$17,500 net tax savings) is taken in Dec 2012. That amount, less the net payment of \$995 each month, will provide a positive cumulative cash flow until Feb 2014. This means you will not truly begin paying for your equipment (in terms of net bottom-line dollars) until Feb 2014. Of course, you've used (and profited from) the equipment during that time, and also paid a full 17 months on the loan term. **This is why Section 179 Financing is such a great deal.**

This is it – this is “our” government bailout. Section 179 is the only government help that small and medium sized businesses are going to get, both now, and likely for the future. But as you can see, it's especially effective, particularly when combined with financed equipment. It will add to your bottom line, and ensures that you don't truly start paying for your needed equipment until well into the future.

[\\$179 Bonus!](#)

Equipment Financing and Section 179 Frequently Asked Questions

Q – Ok, the equipment financing / Section 179 combo is advantageous... but what equipment qualifies?

A – All kinds of equipment. Here's a partial list:

- Equipment (machines, etc) purchased for business use
- Tangible personal property used in business
- Business Vehicles with a gross vehicle weight in excess of 6,000 lbs
- Computers
- Computer Software (off the shelf)
- Office Furniture
- Office Equipment
- Property attached to your building that is not a structural component of the building (i.e.: a printing press, large manufacturing tools and equipment)
- Partial Business Use (equipment that is purchased for business use and personal use - generally, your deduction will be based on the percentage of time you use the equipment for business purposes.)

Q – What about Used Equipment?

A – Most used equipment qualifies for Section 179 if it is new to you.

Q –But can I *finance* used equipment?

A – It depends on your equipment financing partner. Happily, in most cases, Crest Capital does finance used equipment.

Q – Do I have to do this now (in 2012) to take advantage of Section 179?

A – **A HUGE yes**, if you want to affect your bottom line for 2012. That's because the limits were temporarily raised thru Dec 31, 2012. So with the new, higher limits, Section 179 becomes a really big deal for this calendar year.

Visit Crest Capital today, and get great "low-rate / fast approval" financing tomorrow (literally). Use your new equipment right now, and profit well into the future as well. It's really that simple.

\$179 Bonus!

In honor of Section 179, Crest Capital is offering a "\$179 bonus per \$10,000 financed". This means you can get your equipment now (and thus get to take advantage of Section 179 in 2012), and get bonus cash as well. [Click here for details.](#)