

# LESSONS IN LEASING

**With the help of LJP Leasing, your company's plans can quickly become a reality.**

BY CHUCK WEBER

**T**HE DAY-TO-DAY PROTOCOL OF DOING BUSINESS MAY BE overlooked when business owners are developing their company concept and ideas for growth and expansion. However, when it comes time to putting their plans in place, a reality check occurs.

What about equipment? No matter how great an idea is, without the needed equipment — computers, phone systems, furniture, plant machinery ... the list goes on and on — nothing can happen. Unfortunately, the up-front investment in new equipment can be a tough challenge, but that is where San Antonio's LJP Leasing can make all the difference in the world.

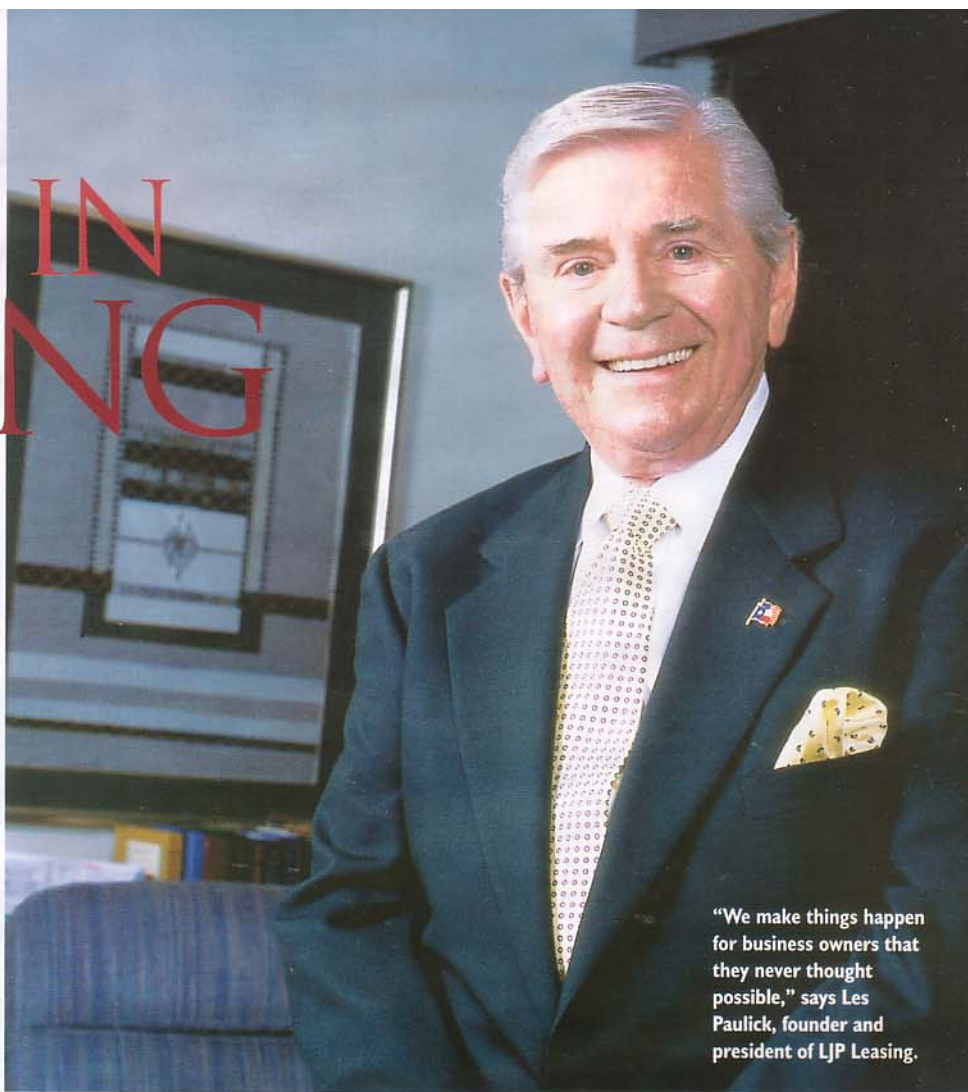
"We make things happen for business owners that they never thought possible," says Les Paulick, founder and president of LJP Leasing and a fixture in the San Antonio business community for more than 30 years. "There's a reason Fortune 500 companies make leasing a critical part of their operations — it works. What we do is provide opportunities for small- and medium-size companies to implement these same business strategies in a way that fits their particular needs. Leasing is a good, solid business decision."

In fact, some 80 percent of American businesses today use leasing to acquire new equipment, and San Antonio is no different. LJP Leasing provides simple leasing and financing for dozens of local clients on business, commercial and professional equipment, ranging from \$1,000 to \$100,000 — at highly competitive rates.



## How it works

As a business owner, you select the equipment you need — a new phone system, computers, a copy machine, etc. Then, you fill out an application with LJP Leasing. Most are approved within a day, and there is no application fee. Once terms are



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agreed to and the lease is signed, LJP Leasing issues a purchase order for the exact equipment you select. Once delivered, LJP Leasing pays the invoice and you are in business.

"Medical professionals are a growing niche market for us," explains Paulick. "Every hospital and clinic wants the latest high-tech equipment, but price tags can be astronomical. By leasing through us, they spread that cost over two or three years and get that product into use for their patients right away." Wilson Memorial Hospital in Floresville, local WellMed Medical Management offices and Ophthalmology & Associates of San Antonio are just a few of LJP Leasing's health care industry clients.

Unlike the expense of a business purchase, leasing allows owners to write off the cost of the equipment immediately, instead of over several years. At the end of the lease agreement, the businesses typically own the equipment — free and clear. Business experts say leasing is an ideal way to help prioritize the use of bank capital, while opening up credit lines for other expenditures.

"Because we're locally owned and operated, we'll extend more effort than the other guys to help business owners qualify," says Paulick. "While a New York investment banker might just look at a financial statement, I dig a little deeper. I'm more willing to become a partner with a recent medical school graduate, a budding attorney or some other entrepreneur looking to start or expand their own business because I think they're highly motivated and willing to work a little harder. Successful businesses are more than just numbers on a piece of paper. They are about people." ♦

for more info



- ▼ LJP Leasing
- ▼ 950 Isom Road  
Suite 100  
San Antonio, Texas 78216
- ▼ (210) 340-1615  
LJPLeasing@aol.com