

# FINDING THE RIGHT FIT:

Pre-qualifying Small Businesses & Sole Proprietors for financing.

Financing helps small businesses access essential equipment while preserving cash flow. By asking the right questions and spotting challenges early, you can identify the best candidates for financing.

## Ask These Key Questions:

**“Have you recently been declined for credit?”**

This helps gauge potential red flags in their credit history.

**“Have you declared bankruptcy in the past two years?”**

Recent bankruptcies can significantly impact financing approvals.

**“Have you been past due on any accounts in the past six months?”**

A history of late payments may indicate a higher risk of default.

## Watch for Challenges:



Look for signs such as hesitation to discuss credit, uncertainty about finances, or frequent delays in decision-making. These may indicate a customer with credit challenges.

**Best Practices:** Be empathetic and focus on understanding your customer's unique challenges and goals. Build trust by presenting financing as a helping hand to grow their business.



**Lease Consultants** is your partner in helping small businesses acquire the equipment they need to succeed. Have questions? Contact us today at **800-325-2605**



# PREQUALIFYING LARGER BUSINESSES & MUNICIPALITIES

## LET FINANCING SERVE AS A BUDGETING OPTION

For larger organizations, it's not about affordability - financing is about aligning costs with budgets and operations. Identify opportunities for financing and help your customers streamline their purchase.

### Ask These Key Questions:

- *How does your company typically handle equipment purchases?*
- *Does your organization use financing or leasing for other purchases?*
- *Would a monthly payment option help align with your budget?*
- *What potential roadblocks will we need to navigate?*

### Monthly Payments Unlock Opportunities:

- Department Managers working within fixed budgets.
- Organizations requiring executive approval for large purchases.
- Businesses looking to spread cost over time to avoid capital expenditure delays.



**Lease Consultants** brings financing solutions to businesses of ALL sizes. Contact us today at **800-325-2605**