

HVAC & ENERGY RETROFIT

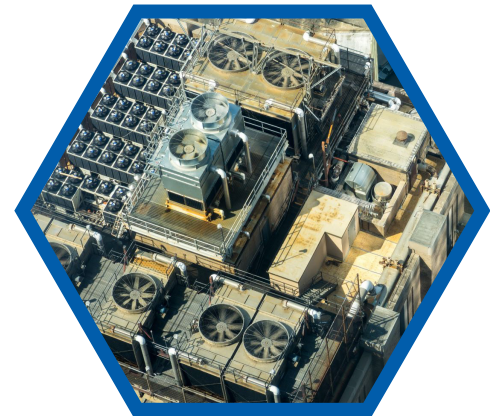
LEASE (TO-OWN) FINANCING PROGRAM

PROGRAM HIGHLIGHTS

Accountant friendly lease to-own agreements allowing Canadian Businesses to upgrade the functionality of their buildings/properties at prices they can manage.

- Flexible payment terms up to 72 months (6yrs)
- Low \$10 end-of-term buyout
- No money down, O.A.C.
- Fast Credit (same day approvals)

Jocova offers a 100% turn-key finance solution that covers all equipment, service and installation related costs for your building/property upgrade!



OUR CUSTOMERS

Delivering finance solutions to commercial entities large and small, here are just a few types of businesses that have upgraded their buildings using Jocova's Lease to-Own Program:

- Property Managers & Landlords
- Condominiums & Strata Corporations
- Restaurants & Hotels (Hospitality)
- Healthcare Centres
- Retail Stores



WHAT CAN BE FINANCED

All types of heating & cooling related equipment including but not limited to:

- **Furnaces & Boilers**
- **Air-Conditioners & Heat Pumps**
- **Rooftop Units**
- **Water Heaters**

Plus All installation related soft costs including:
Installation, Controls, Electrical, Plumbing and Ductwork.



HVAC LEASING ADVANTAGES

COST SAVINGS

By reducing costs on your energy bills, your company could increase productivity and reduce operating costs sufficiently to offset the cost of financing. Ask us about solutions we've delivered that actually made our clients' money.

CASH FLOW

By preserving your working capital, leasing enables your business to earn a higher rate of return than could have been achieved if working capital was used to acquire depreciating asset. Also, unlike most outright purchases (HVAC Upgrades), leasing does not typically require a down payment. 100% of the project is financed. Furthermore, if the chosen Contractor requires money down... Jocova will take care of that for you!

TAX BENEFITS

In many instances, leasing provides a business with income tax benefits by allowing them to expense lease payments rather than depreciating them as a capital cost.

END OF TERM OWNERSHIP

All Jocova Lease to-Own Agreements assume a \$10 purchase option at the end of the chosen term. There are no residuals, no fees and no surprises. The leased product/assets are your yours for \$10.



OUR STORY

Jocova Financial is a recognized leader in providing equipment financing and leasing solutions to small businesses throughout Canada. Our core area of expertise is helping Manufacturers, Distributors, and equipment Dealers grow their business by providing their customers with fast, simple, and low rate financing options. In addition, we work directly with small and medium-sized businesses to help them secure the equipment and software they need with the best equipment financing options.

Let's get started! *Contact us today for a free lease to-own proposal.*

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