

25th Anniversary
SPECIAL ISSUE

Inc.

The Handbook of the American Entrepreneur

500

AMERICA'S
FASTEST
GROWING
PRIVATE
COMPANIES

Congratulations to
**Five Point
Capital**
No. 82



Five reasons companies choose a Five Point Capital lease.

Growth

Leasing allows you to tailor a financial program to fit your cash flow and budget. Your cash is untouched—ready to use to expand your facilities, hire additional staff and take on new business.



Revenue

With a lease you pay only for what you use. The new equipment, with its operating efficiencies, pays for itself over time. Profits are generated by the use rather than the ownership.

Improvement

Leasing lets you regularly upgrade your equipment to a state-of-the-art level, eliminating the inefficiencies of owning out-dated equipment.



Opportunity

A lease covers all "soft" costs— installation, maintenance, software, training, insurance, taxes and even shipping—freeing up your cash for more revenue producing efforts, like advertising and expanding into new markets.

Profit

Lease payments usually have a tax benefit. Monthly payments, on qualifying leases, are deductible expenses. This can reduce your taxable income driving more to the bottom line.

Five Point Capital NO. 82

944.7% Three-Year Growth

REVENUE: \$12.1 million EMPLOYEES: 93

FOUNDED: 1999 San Diego

What it does: Provides financing to small businesses in need of equipment. *Why it's growing:* Five Point acts not just as a finance company but also as a small-business consultant. The staff is trained to think like entrepreneurs and anticipate their needs. The company is now expanding its business model to include middle-market businesses.



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Inc. 500

About the Inc. 500 This year, *Inc.* magazine celebrates the 25th anniversary of its annual ranking of the fastest-growing privately held companies in the United States.

These companies are where the action is—they're leaders with cutting-edge business models whose rapid growth shows that they've figured out how to meet the most pressing needs of today's economy. Data from investment research firm Morningstar shows that only 33 publicly traded U.S. companies show three-year revenue growth higher than the No. 500 company on this year's list. The Inc. 500's illustrious alumni roster includes such household names as Microsoft, Oracle, E-Trade, Domino's Pizza, Jiffy Lube, and Super 8 Motels.