



**Thank You for Joining Us,  
The Webinar Will Begin Shortly.**

# Women And Technology Today Training 117:

## Perspectives in Investing in Technology in Your Small Business

Course Instructors:

Small Business Perspective: Terri McNally, President, Global Capital  
Ltd.

Spotlight on AT&T Capital: Steven Klepper, Director of Sales





- The Voice for Women in Business in our Nation's Capitol.
- National nonpartisan public policy organization representing over half a million Women Business Owners including over 49 business organizations.
- Advocates for and on behalf of women and minorities in business.
- Thirty-one local Instant Impact teams across the country engaging with legislative officials and the business community to advocate for Women Business Owners.

[www.WIIPP.org](http://www.WIIPP.org)

# Women And Technology Today Program

*National program from WIPP's "Women, Money and Opportunity: Powered by WIPP" series. The WATT program is designed to educate women business owners on strategies to accelerate growth by understanding technology investment, and how to manage it.*

[www.WomenAndTechnologyToday.com](http://www.WomenAndTechnologyToday.com)



# Small Business Perspective

Get a Small Business view of upgrading your technology and the tax benefits gained from these modifications.

Global Capital, Ltd. Terri E. McNally 1-312-846-6918  
[tmcnally@globalcapitlltd.com](mailto:tmcnally@globalcapitlltd.com)

Paragon: Matt Ricks 1-847-719-8418  
[jam@paragonmicro.net](mailto:jam@paragonmicro.net)



# Technology

- Stay current
- Competition is doing it
- Start with anything that comes into contact with customers such as telephone system
- With the information technology a small company can process more information (financial for example) by the less amount of people
- To name a few, there is the advantage that you can check into your business from the computer in your home or the laptop you took on vacations and the so. But the most important advantage that comes to mind is the speed on sending business related documents electronically over the world wide web no matter the distance or country.



# Technology

Included below are links from Microsoft which is trying to get the word out about their services for small businesses and help them grow and use technology to their strategic advantage.

Links:

<http://bit.ly/MSsmb>

<http://bit.ly/CloudMS>



# Tax Benefits

## Depreciation Bonus At A Glance

- The Tax Relief, Unemployment Insurance Reauthorization and Job Creation Act of 2010 provides 100 percent depreciation bonus for capital investments placed in service after September 8, 2010 through December 31, 2011. For equipment placed in service after December 31, 2011 and through December 31, 2012, the bill provides for 50 percent depreciation bonus.
- However, The Small Business Jobs Act of 2010, which contained 50 percent depreciation bonus, still applies to purchases made between January 1, 2010 through September 7, 2010.
- Depreciation bonus helps businesses that cut their tax bill buy new equipment.
- Applies, among other things, to purchases of tangible personal property (including construction, mining, forestry, and agricultural equipment) with a MACRS recovery period of 20 years or less
- Applies to new equipment only
- Allowed for both regular and alternative minimum tax purposes
- Discretionary - Taxpayer need not claim the depreciation bonus





# Tax Benefits Continued

## Sec. 179 Expensing At A Glance

- The Small Business Jobs Act increased Sec. 179 expensing levels to \$500,000 for 2010 and 2011
- The phase-out threshold amount is \$2 million
- The new tax cut extension law also extends Sec. 179 expensing for taxable years beginning in 2012, at \$125,000 and \$500,000 respectively, indexed for inflation.
- New and used equipment is eligible for expensing
- Can be combined with depreciation bonus



# Spotlight on AT&T Capital

Learn about the who, what and why of this financing and leasing option for technology investment.

Steven Klepper, Director of Sales, AT&T Capital

[sk1372@att.com](mailto:sk1372@att.com)





# Capital Services

*Partnering with*

# Small Business in 2011

ATTCS provides its services exclusively to qualified business customers who enter into approved agreements.



# AT&T Capital Services Overview

- Who is AT&T Capital Services (“ATTCS”) ?
- Reasons Customers Select ATTCS
- Examples of when to use ATTCS
- Engagement process
- 100% depreciation bonus in 2011
- Tablet financing offer

# Who is Capital Services?

- Wholly owned subsidiary of AT&T
- Established in 1984 to finance business customer purchases
- Twenty-five years experience in communications financing
- Over \$ 6 Billion in contract originations
- Headquartered in Hoffman Estates, Illinois
  - 50 employees
  - Inside and Outside sales teams for national coverage
- Over 5,000 commercial and municipal customers
  
- **Solution** - Financing to convert **any** non-recurring cost into monthly payments e.g. Equipment, maintenance, consulting, software, etc.
  
- \*\* ATTCS will only finance equipment & services either supplied by AT&T or is in direct support of an AT&T network/Mobility revenue stream. ATTCS is not a third-party, direct lessor.

# Why Customers like AT&T financing

- Packaged solution -one stop shopping and simpler contracting process
- Reliability – ATTCS holds its finance contracts
- Cash Flow Management
  - Alternate source of credit vs. traditional bank lines
  - Accounting treatment – CapEx vs. OpEx
- Competitive rates



# Examples of when to use ATTCS

1. Customer looking to enable their fleet with a GPS tracking solution which can have significant upfront equipment costs.
2. Customer looking to deploy devices to employee's to track deliveries, route to next delivery, etc.
3. Customer looking to deploy devices to technician's to improve efficiency of repair calls (i.e. view schematics, order parts, etc), route to next customer call, etc.
4. Government entity or corporation looking to rollout a software application solution.
5. Customer looking to install a data network solution e.g. Cisco switches or VoIP technology.
6. Customer looking to deploy a quantity of Tablets/Netbooks/Embedded Laptops to it's sales force.
7. Any solution with upfront costs that are an obstacle to deployment.

# Process Overview

- Step 1: AT&T Account Rep forwards a copy of the required transaction information (customer's legal name, headquarter address & phone, contact person, & copy of quote) to ATTCS for lease rates. Email is preferred mode for sending information.
- East: Diane Carrozza: [DL8978@att.com](mailto:DL8978@att.com) (847)765-0858
  - West: Chris Mirowski: [CM5126@att.com](mailto:CM5126@att.com) (847)765-0873
- Step 2: ATTCS performs a credit review. If the customer meets ATTCS' requirements, it will deliver a lease proposal within 24 hours to the AT&T account rep and/or customer.
- Step 3: Once the signed leasing proposal is received by ATTCS, an internal PO is issued to the AT&T business unit.
- Step 4: AT&T business unit sets up the customer order with 'Ship to' = customer and 'Bill to' = ATTCS.
- Step 5: ATTCS sends leasing contracts to the customer.
- Step 6: Customer reviews, signs and returns leasing contracts to ATTCS.
- Step 7: Upon customer acceptance, ATTCS funds AT&T business unit on customer's behalf and commences the customer lease.



# The Tax Relief, Unemployment Insurance Reauthorization and Job Creation Act of 2010

## Bonus Depreciation at 100% for 2011\*

Example: ABC Company installs \$ 10,000 of technology equipment in 2011. ABC uses the 5 year MACRS depreciation schedule and has a typical federal income tax rate of 35%.

Year 1 Depreciation with Bonus	\$10,000
Year 1 Standard Depreciation	<u>\$ 2,000</u>
Net Gain	\$ 8,000

\$ 8,000 gain \* 35% tax rate = \$ 2,800 of 2011 after-tax benefit.

### Remember:

Equipment needs to be in service by December 31, 2011.

**\*ATTCS does not give tax advice. Customers should consult with their tax adviser to understand the specific impact on their business.**

# Example: 24 Month Payment Plans for Tablets Commercial and Municipal\*

## Financing Contract

<u>Market Segment</u>	<u>Commercial</u>	<u>Muni/GEM</u>
Tablet @ \$ 629	\$ 28/mo.	\$ 27/mo.
Tablet @ \$ 729	\$ 33/mo.	\$ 32/mo.
Tablet @ \$ 829	\$ 37/mo.	\$ 36/mo.

- Muni Rate = Public Schools. Private Schools use Commercial Rates
- Lease must commence prior to September 30, 2011

Available for purchases of 5 or more tablets – any mix

Monthly payments do not include applicable taxes

Capital Services provides credit approval and financing documents

\*For customers who meet credit and other ATTCS requirements.



# Questions?

Global Capital, Ltd.

Terri E. McNally 1-312-846-  
6918

[tmcnally@globalcapitlltd.com](mailto:tmcnally@globalcapitlltd.com)

Paragon: Matt Ricks 1-847-  
719-8418

[jam@paragonmicro.net](mailto:jam@paragonmicro.net)

Steven Klepper, Director of  
Sales, AT&T Capital

[sk1372@att.com](mailto:sk1372@att.com)





## Powered by WIPP Education Foundation:

**Women, Money and Opportunity** brings resources and a wealth of knowledge from experts within the WIPP community to educate women business owners.



**Give Me 5** WIPP Gateway Program for  
Federal Contracting  
[www.GiveMe5.com](http://www.GiveMe5.com)



**Women Accessing Capital**  
WIPP Gateway Program for Securing  
Funding  
[www.WomenAccessingCapital.com](http://www.WomenAccessingCapital.com)



**Entrepreneurs, Energy & Environment  
(E3)**  
WIPP Gateway Program for Opportunities in  
Energy & Environment  
[www.EntrepreneursandEnergy.com](http://www.EntrepreneursandEnergy.com)



**Women And Technology Today**  
WIPP Gateway Program for Understanding  
Technology in Business.  
[www.WomenAndTechnologyToday.com](http://www.WomenAndTechnologyToday.com)



**Women For Wounded Warriors (W4WW)**  
WIPP Mentorship Program for Women Veterans &  
Spouses of Disabled Veterans in Small Business  
[www.WomenForWoundedWarriors.com](http://www.WomenForWoundedWarriors.com)



- Energy & Environment, Procurement & Healthcare Committees
  - Local Instant Impact Teams
- Weekly Policy Updates Relating to Your Business

1-888-488-WIPP

[www.wipp.org](http://www.wipp.org)

Questions? Contact WIPP Staff

Program Specialist: Jessica Davis ▪ [jdavis@wipp.org](mailto:jdavis@wipp.org) ▪ (415) 434-4314

Small Business Policy Analyst: Matt Boyle ▪ [mboyle@wipp.org](mailto:mboyle@wipp.org) ▪ (415) 434-4314

Membership Coordinator: Hannah Starkel ▪ [hstarkel@wipp.org](mailto:hstarkel@wipp.org) ▪ (415) 434-4314

©2011 WIPP All Rights Reserved

[www.WIPP.org](http://www.WIPP.org)  
[www.WomenAndTechnologyToday.com](http://www.WomenAndTechnologyToday.com)

1-888-488-WIPP

WIPP, Inc. does not guarantee the accuracy, completeness, or timeliness of the information provided in the Women and Technology Today courses. WIPP, Inc. is not responsible for and expressly disclaim all liability for damages of any kind or nature, whether direct or indirect, including but not limited to, consequential, compensatory, actual or incidental, arising out of the use, reference or reliance on information provided in the Women and Technology Today courses.