

# LEASE FINANCING vs. HIRE PURCHASE

Point of Distinction	Lease Financing	Hire Purchase
<b>Ownership of Asset</b>	Lies with the lessor. Lessee has the right to use the equipment and does not have the option to purchase.	The hirer has the option to purchase the asset immediately after the last instalment is paid.
<b>Depreciation</b>	Claimed as the expense in the books	Allowed to the hirer.
<b>Rental Payments</b>	Covers the cost of asset	Instalment is inclusive of the principal and interest amount for the period of use.
<b>Duration</b>	Longer duration for bigger assets	Shorter duration and cheaper assets
<b>Tax Impact</b>	Total lease payments are shown as an expense by the lessee	Hirer claims the depreciation on the asset as an expense.
<b>Repair and Maintenance</b>	Responsibility of the lessee in the case of finance lease and of the lessor in case of operating lease	Responsibility lies with the hirer.
<b>Extent of financing</b>	It is a complete financing option in which no down payments are required	Normally an amount of margin money is required to be paid upfront by the hirer.

# Accounting Problems On Hire Purchase Instalments And Lease

**Anthony S. Fauci**



**Accounting Problems On Hire Purchase Instalments And Lease:**

## Unveiling the Power of Verbal Beauty: An Emotional Sojourn through **Accounting Problems On Hire Purchase Instalments And Lease**

In a world inundated with monitors and the cacophony of fast communication, the profound power and emotional resonance of verbal beauty usually diminish into obscurity, eclipsed by the continuous onslaught of noise and distractions. However, set within the lyrical pages of **Accounting Problems On Hire Purchase Instalments And Lease**, a fascinating perform of literary brilliance that pulses with fresh emotions, lies an unforgettable trip waiting to be embarked upon. Composed by a virtuoso wordsmith, that interesting opus guides viewers on a mental odyssey, delicately exposing the latent possible and profound affect embedded within the complex internet of language. Within the heart-wrenching expanse of the evocative evaluation, we will embark upon an introspective exploration of the book is main subjects, dissect its charming writing design, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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