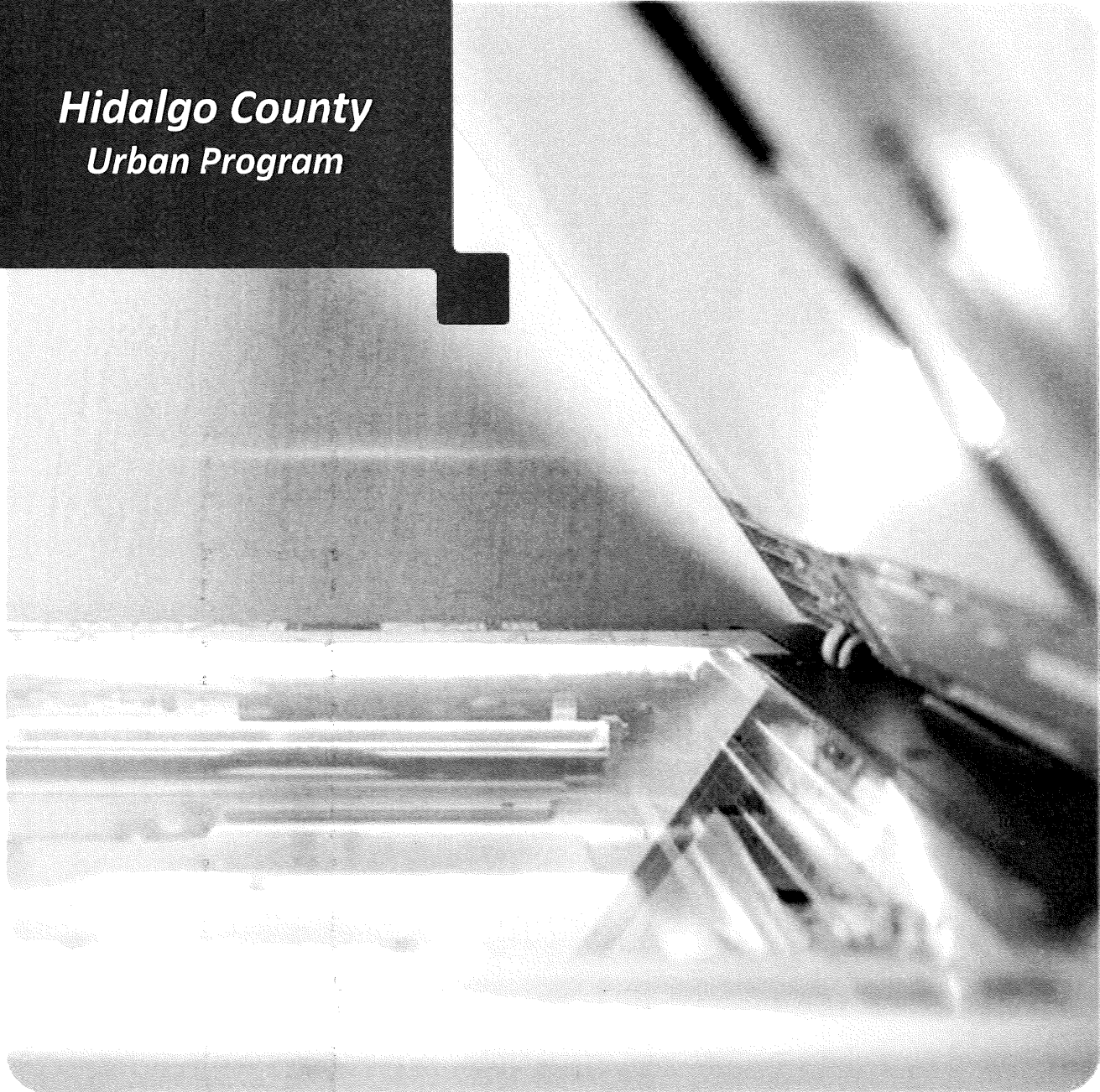


**Upgrade Proposal for  
Document Copying &  
Printing Solutions**

***Hidalgo County  
Urban Program***



PREPARED BY:

**Aissa Acevedo – Account Manager**

**Mobile: (956) 607-6465**

**Email: [Aissa.Acevedo@Ricoh-USA.com](mailto:Aissa.Acevedo@Ricoh-USA.com)**

***Proposal Submitted: April 7, 2025***

**RICOH**  
imagine. change.

# Current Situation Analysis

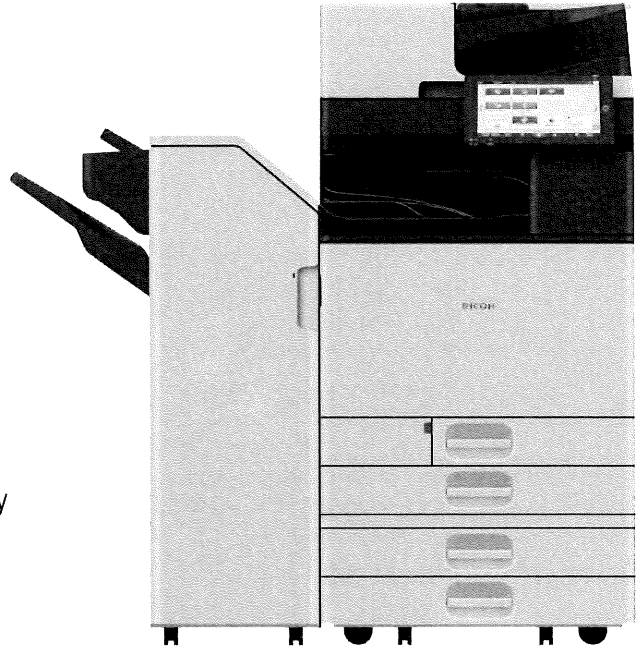
<b>Model Serial # / C Serial # / EID Lease Term</b>	<b>Configuration</b>	<b>Average Monthly Volume (Over Last 12 Months)</b>
Ricoh IM4500 3122R211023 / C85234875 / 14871373 36 Month Lease	45 PPM B/W & Color 4 – 550 Sheet Trays with Cabinet Stand 1 – 100 Sheet Bypass 1,000 Sheet External Finisher Fax	B/W–5,006 Color–7,933
Ricoh IM5000 4452R200900 / C85234844 / 14746181 36 Month Lease	50 PPM B/W 2 – 550 Sheet Trays 1 – 2,000 Sheet Large Capacity Tray 1 – 100 Sheet Bypass 1,000 Sheet External Finisher Fax	B/W–1,980
<b>Monthly Payment: \$784.00</b>		
<b>Service / Maintenance</b> Includes 22,000 B&W Clicks and 7,000 Color Clicks Per Month Overages Billed Quarterly Overage Rates are: B&W @ \$0.0045 and Color @ \$0.03 B&W – 0 X \$0.0045 = \$0.00   Color – 933 x \$0.03 = \$27.99		
<b>TOTAL AVERAGE MONTHLY SPEND</b>		<b>\$811.99</b>

# Ricoh IMC4510

## Color and Black/White Multifunctional Device

### Key Features

- 45-PPM monochrome and color Copy/Print Speeds
- 1,200-sheet paper capacity  
Trays 1-4 – 550 Sheet Paper Trays and 1 – 100 Sheet Bypass
- 10.1" Soft Key Smart Operation Panel with integrated USB/SD Card ports for Scan To/Print From functionality
- 220 Sheet Single Pass Document Feeder
- Fax Enabled
- 1,000 Sheet External Finisher/Stapler
- 320 GB hard disk drive (HDD) with standard DOSS, Encryption and Copy Data Security - For ISO 15408 Compliance
- Configured print & scan; providing both B&W & color scanning
- ESP power filter and Energy Star® compliant



### DIR Contract - Investment Details for Either Purchase or 36 Month Lease

Equipment Breakdown	DIR Purchase Pricing	Discounted 36 Mo Pricing	Budget Code
Ricoh IMC4510 #419320	\$7,146.15	\$171.80	780
FAX OPTION TYPE M52	\$777.50	\$18.06	780
Bridge Unit BU3100	\$127.50	\$2.96	780
Finisher SR3320	\$1,062.50	\$24.68	780
Paper Feed Unit PB3320	\$812.50	\$18.87	780
INNOVOLT POWER FILTER	\$269.50	\$6.26	780
Network & Scan Connect – Seg BC4 / #PS-NWSCBC4	\$360.50	\$8.37	780
<b>Equipment Totals</b>	<b>\$10,556.15</b>	<b>\$251.00</b>	
Service (8,000 B/W impressions monthly @ \$0.0045) (Overages billed quarterly @ \$0.0045)		\$36.00	430
Service (7,000 Color impressions monthly @ \$0.03) (Overages billed quarterly @ \$0.03)		\$210.00	430

**GRAND TOTAL PER MONTH \$497.00**

**Pricing Components Include:** Equipment, Delivery, Installation, Operator Training, Maintenance, Toner, Staples and Service performed by Ricoh Customer Service Technicians (You will incur no additional charges for parts or labor).

5 MONTHS REMAINING IN FISCAL YEAR: 08/01/2025-12/31/2025

State of Texas DIR Contract Number: DIR-CPO-4435

36 MONTH LEASE AND SERVICE TERM

GOLD SERVICE INCLUDES: PARTS, LABOR, TONER & STAPLES

\*To the extent permitted by the laws and Constitution of The State of Texas, equipment is to be leased in accordance with the terms and conditions of State of Texas Department of Information Resources Contract No. DIR-CPO-4435 Appendix E Master Lease Agreement. It is acknowledged and agreed that this Purchase Order constitutes a "Schedule" as defined in the Master Lease Agreement.

Includes Full and Final Upgrade of Contract: 429301-3811793

\*Bill To/Ship To:

Hidalgo County Urban County

427 E Duranta Ave.

Alamo, TX 78516

Contact: Nellie Flores / 956-292-7000 ext. 2252 / nellie.flores@co.hidalgo.tx.us

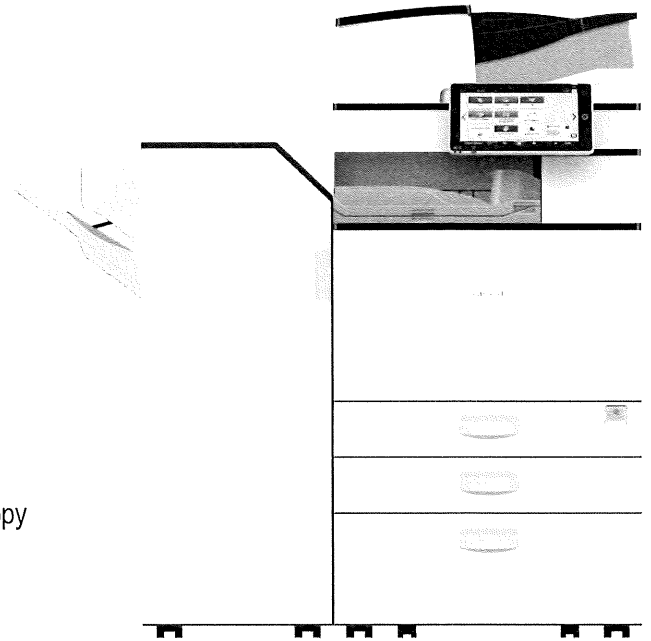
**RICOH**  
imagine. change.

# Ricoh IM5000

## Black/White Multifunctional Device

### Key Features

- 50-PPM monochrome Copy/Print Speeds
- 3,200-sheet paper capacity  
2 – 550 Sheet Paper Trays, 1 – 2,000 Sheet Large Capacity Tray  
1 – 100-Sheet Bypass Tray
- 10.1" Soft Key Smart Operation Panel with integrated USB/SD Card ports for Scan To/Print From functionality
- 220 Sheet Single Pass Document Feeder
- Fax Enabled
- 1,000 Sheet External Finisher/Stapler
- 320 GB hard disk drive (HDD) with standard DOSS, Encryption and Copy Data Security - For ISO 15408 Compliance
- Configured print & scan; providing both B&W & color scanning
- ESP power filter and Energy Star® compliant



### DIR Contract - Investment Details for Either Purchase or 36 Month Lease

Equipment Breakdown	DIR Purchase	Discounted 36 Mo	Budget
	Pricing	Pricing	Code
Ricoh IM5000 #418828	\$6,368.25	\$153.94	780
Bridge Unit BU3090	\$127.50	\$2.96	780
Finisher SR3260	\$1,062.50	\$24.68	780
LCIT PB3290	\$1,147.50	\$26.66	780
Fax Option Type M45	\$857.50	\$19.92	780
ESP XG-PCS-15D	\$192.50	\$4.47	780
Network & Scan Connect – Seg 4 / PS-NWSC4	\$360.50	\$8.37	780
<b>Equipment Totals</b>	<b>\$10,116.25</b>	<b>\$241.00</b>	
Service (4,000 B/W impressions monthly @ \$0.0045) (Overages billed quarterly @ \$0.0045)		\$18.00	430

**GRAND TOTAL PER MONTH \$259.00**

**Pricing Components Include:** Equipment, Delivery, Installation, Operator Training, Maintenance, Toner, Staples and Service performed by Ricoh Customer Service Technicians (You will incur no additional charges for parts or labor).

5 MONTHS REMAINING IN FISCAL YEAR: 08/01/2025-12/31/2025

State of Texas DIR Contract Number: DIR-CPO-4435

36 MONTH LEASE AND SERVICE TERM

GOLD SERVICE INCLUDES: PARTS, LABOR, TONER & STAPLES

\*To the extent permitted by the laws and Constitution of The State of Texas, equipment is to be leased in accordance with the terms and conditions of State of Texas Department of Information Resources Contract No. DIR-CPO-4435 Appendix E Master Lease Agreement. It is acknowledged and agreed that this Purchase Order constitutes a "Schedule" as defined in the Master Lease Agreement.

Includes Full and Final Upgrade of Contract: 429301-3811793

\*Bill To/Ship To:

Hidalgo County Urban County

427 E Duranta Ave.

Alamo, TX 78516

Contact: Nellie Flores / 956-292-7000 ext. 2252 / nellie.flores@co.hidalgo.tx.us

**RICOH**  
imagine. change.

# Financial Considerations At A Glance

## State of Texas DIR Contract DIR-CPO-4435 Pricing

Equipment Breakdown	DIR Purchase Price	DIR 36 Mo. Pricing
1. <u>Area 1</u>		
Ricoh Aficio IMC4510	\$10,556.15	\$251.00
8,000 B/W Impressions Monthly		\$36.00
7,000 Color Impressions Monthly		\$210.00
2. <u>Area 2</u>		
Ricoh Aficio IM5000	\$10,116.25	\$241.00
4,000 B/W Impressions Monthly		\$18.00
<hr/>		
	<b>TOTAL HARDWARE</b>	<b>\$20,672.40</b>
	<b>TOTAL SERVICE</b>	<b>\$264.00</b>
	<b>GRAND MONTHLY TOTAL</b>	<b>\$756.00</b>

*Includes: 12,000 B/W and 7,000 Color impressions monthly - Overages billed quarterly.  
All B/W overages will be billed @ \$.0045 and Color @ \$.03*

**Pricing Components Include:** Equipment, Delivery, Installation, Operator Training, Maintenance, Toner, Staples and Service performed by Ricoh Customer Service Technicians (You will incur no additional charges for parts or labor)

**\*\*NOTE: All rates are Property Tax Inclusive and based off of the DIR State Contract – DIR-CPO-4435**

5 MONTHS REMAINING IN FISCAL YEAR: 08/01/2025-12/31/2025

State of Texas DIR Contract Number: DIR-CPO-4435

36 MONTH LEASE AND SERVICE TERM

GOLD SERVICE INCLUDES: PARTS, LABOR, TONER & STAPLES

\*To the extent permitted by the laws and Constitution of The State of Texas, equipment is to be leased in accordance with the terms and conditions of State of Texas Department of Information Resources Contract No. DIR-CPO-4435 Appendix E Master Lease Agreement. It is acknowledged and agreed that this Purchase Order constitutes a "Schedule" as defined in the Master Lease Agreement.

Includes Full and Final Upgrade of Contract: 429301-3811793

\*Bill To/Ship To:

Hidalgo County Urban County

427 E Duranta Ave.

Alamo, TX 78516

Contact: Nellie Flores / 956-292-7000 ext. 2252 / nellie.flores@co.hidalgo.tx.us

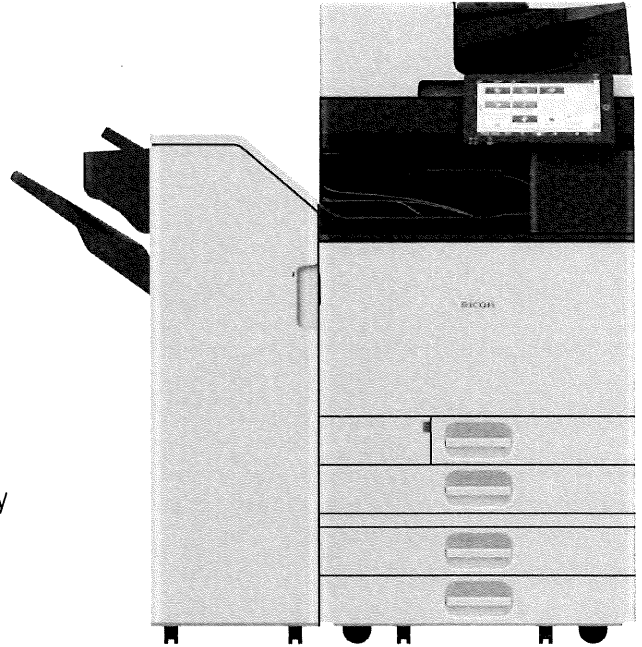
\*Pricing contingent upon existing contract being completed.

# Ricoh IMC4510

## Color and Black/White Multifunctional Device

### Key Features

- 45-PPM monochrome and color Copy/Print Speeds
- 1,200-sheet paper capacity  
Trays 1-4 – 550 Sheet Paper Trays and 1 – 100 Sheet Bypass
- 10.1" Soft Key Smart Operation Panel with integrated USB/SD Card ports for Scan To/Print From functionality
- 220 Sheet Single Pass Document Feeder
- Fax Enabled
- 1,000 Sheet External Finisher/Stapler
- 320 GB hard disk drive (HDD) with standard DOSS, Encryption and Copy Data Security - For ISO 15408 Compliance
- Configured print & scan; providing both B&W & color scanning
- ESP power filter and Energy Star® compliant



### DIR Contract - Investment Details for Either Purchase or 48 Month Lease

Equipment Breakdown	DIR Purchase Pricing	Discounted 48 Mo Pricing	Budget Code
Ricoh IMC4510 #419320	\$7,146.15	\$147.61	780
FAX OPTION TYPE M52	\$777.50	\$15.43	780
Bridge Unit BU3100	\$127.50	\$2.53	780
Finisher SR3320	\$1,062.50	\$21.08	780
Paper Feed Unit PB3320	\$812.50	\$16.12	780
INNOVOLT POWER FILTER	\$269.50	\$5.35	780
Network & Scan Connect – Seg BC4 / #PS-NWSCBC4	\$360.50	\$6.88	780
<b>Equipment Totals</b>	<b>\$10,556.15</b>	<b>\$215.00</b>	
Service (8,000 B/W impressions monthly @ \$0.0045) (Overages billed quarterly @ \$0.0045)		\$36.00	430
Service (7,000 Color impressions monthly @ \$0.03) (Overages billed quarterly @ \$0.03)		\$210.00	430

**GRAND TOTAL PER MONTH \$461.00**

**Pricing Components Include:** Equipment, Delivery, Installation, Operator Training, Maintenance, Toner, Staples and Service performed by Ricoh Customer Service Technicians (You will incur no additional charges for parts or labor).

5 MONTHS REMAINING IN FISCAL YEAR: 08/01/2025-12/31/2025

State of Texas DIR Contract Number: DIR-CPO-4435

48 MONTH LEASE AND SERVICE TERM

GOLD SERVICE INCLUDES: PARTS, LABOR, TONER & STAPLES

\*To the extent permitted by the laws and Constitution of The State of Texas, equipment is to be leased in accordance with the terms and conditions of State of Texas Department of Information Resources Contract No. DIR-CPO-4435 Appendix E Master Lease Agreement. It is acknowledged and agreed that this Purchase Order constitutes a "Schedule" as defined in the Master Lease Agreement.

Includes Full and Final Upgrade of Contract: 429301-3811793

\*Bill To/Ship To:

Hidalgo County Urban County

427 E Duranta Ave.

Alamo, TX 78516

Contact: Nellie Flores / 956-292-7000 ext. 2252 / nellie.flores@co.hidalgo.tx.us

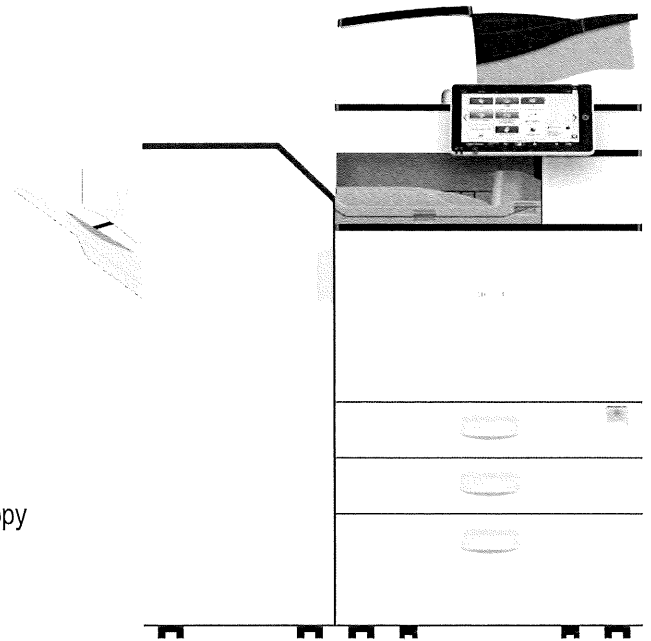
**RICOH**  
imagine. change.

# Ricoh IM5000

## Black/White Multifunctional Device

### Key Features

- 50-PPM monochrome Copy/Print Speeds
- 3,200-sheet paper capacity  
2 – 550 Sheet Paper Trays, 1 – 2,000 Sheet Large Capacity Tray  
1 – 100-Sheet Bypass Tray
- 10.1" Soft Key Smart Operation Panel with integrated USB/SD Card ports for Scan To/Print From functionality
- 220 Sheet Single Pass Document Feeder
- Fax Enabled
- 1,000 Sheet External Finisher/Stapler
- 320 GB hard disk drive (HDD) with standard DOSS, Encryption and Copy Data Security - For ISO 15408 Compliance
- Configured print & scan; providing both B&W & color scanning
- ESP power filter and Energy Star® compliant



### DIR Contract - Investment Details for Either Purchase or 48 Month Lease

Equipment Breakdown	DIR Purchase	Discounted 48 Mo	Budget
	Pricing	Pricing	Code
Ricoh IM5000 #418828	\$6,368.25	\$131.64	780
Bridge Unit BU3090	\$127.50	\$2.53	780
Finisher SR3260	\$1,062.50	\$21.08	780
LCIT PB3290	\$1,147.50	\$22.77	780
Fax Option Type M45	\$857.50	\$17.01	780
ESP XG-PCS-15D	\$192.50	\$3.82	780
Network & Scan Connect – Seg 4 / PS-NWSC4	\$360.50	\$7.15	780
<b>Equipment Totals</b>	<b>\$10,116.25</b>	<b>\$206.00</b>	
Service (4,000 B/W impressions monthly @ \$0.0045) (Overages billed quarterly @ \$0.0045)		\$18.00	430

**GRAND TOTAL PER MONTH \$224.00**

**Pricing Components Include:** Equipment, Delivery, Installation, Operator Training, Maintenance, Toner, Staples and Service performed by Ricoh Customer Service Technicians (You will incur no additional charges for parts or labor).

5 MONTHS REMAINING IN FISCAL YEAR: 08/01/2025-12/31/2025

State of Texas DIR Contract Number: DIR-CPO-4435

48 MONTH LEASE AND SERVICE TERM

GOLD SERVICE INCLUDES: PARTS, LABOR, TONER & STAPLES

\*To the extent permitted by the laws and Constitution of The State of Texas, equipment is to be leased in accordance with the terms and conditions of State of Texas Department of Information Resources Contract No. DIR-CPO-4435 Appendix E Master Lease Agreement. It is acknowledged and agreed that this Purchase Order constitutes a "Schedule" as defined in the Master Lease Agreement.

Includes Full and Final Upgrade of Contract: 429301-3811793

\*Bill To/Ship To:

Hidalgo County Urban County

427 E Duranta Ave.

Alamo, TX 78516

Contact: Nellie Flores / 956-292-7000 ext. 2252 / nellie.flores@co.hidalgo.tx.us

**RICOH**  
imagine. change.

# Financial Considerations At A Glance

## State of Texas DIR Contract DIR-CPO-4435 Pricing

Equipment Breakdown	DIR Purchase Price	DIR 48 Mo. Pricing
1. <u>Area 1</u>		
Ricoh Aficio IMC4510	\$10,556.15	\$215.00
8,000 B/W Impressions Monthly		\$36.00
7,000 Color Impressions Monthly		\$210.00
2. <u>Area 2</u>		
Ricoh Aficio IM5000	\$10,116.25	\$206.00
4,000 B/W Impressions Monthly		\$18.00
<hr/>		
	<b>TOTAL HARDWARE</b>	<b>\$20,672.40</b>
	<b>TOTAL SERVICE</b>	<b>\$421.00</b>
	<b>GRAND MONTHLY TOTAL</b>	<b>\$264.00</b>
		<b>\$685.00</b>

*Includes: 12,000 B/W and 7,000 Color impressions monthly - Overages billed quarterly.  
All B/W overages will be billed @ \$0.0045 and Color @ \$0.03*

**Pricing Components Include:** Equipment, Delivery, Installation, Operator Training, Maintenance, Toner, Staples and Service performed by Ricoh Customer Service Technicians (You will incur no additional charges for parts or labor)

**\*\*NOTE: All rates are Property Tax Inclusive and based off of the DIR State Contract – DIR-CPO-4435**

5 MONTHS REMAINING IN FISCAL YEAR: 08/01/2025-12/31/2025

State of Texas DIR Contract Number: DIR-CPO-4435

36 MONTH LEASE AND SERVICE TERM

GOLD SERVICE INCLUDES: PARTS, LABOR, TONER & STAPLES

\*To the extent permitted by the laws and Constitution of The State of Texas, equipment is to be leased in accordance with the terms and conditions of State of Texas Department of Information Resources Contract No. DIR-CPO-4435 Appendix E Master Lease Agreement. It is acknowledged and agreed that this Purchase Order constitutes a "Schedule" as defined in the Master Lease Agreement.

Includes Full and Final Upgrade of Contract: 429301-3811793

\*Bill To/Ship To:

Hidalgo County Urban County

427 E Duranta Ave.

Alamo, TX 78516

Contact: Nellie Flores / 956-292-7000 ext. 2252 / nellie.flores@co.hidalgo.tx.us

\*Pricing contingent upon existing contract being completed.

[www.ricoh-usa.com](http://www.ricoh-usa.com)

Please direct any questions on this proposal to:

Aissa Acevedo – Account Manager

Mobile: (956) 607-6465

Email: [Aissa.Acevedo@Ricoh-USA.com](mailto:Aissa.Acevedo@Ricoh-USA.com)

**Proprietary and Confidential Statement**—The enclosed materials are proprietary to Ricoh Americas Corporation and Ricoh reserves all right, title, and interest in and to such materials. The terms, conditions, and information set forth herein are confidential to Ricoh and may not be disclosed in any manner to any person other than the addressee, together with its officers, employees, and agents who are directly responsible for evaluating the contents of these materials for the limited purpose intended. These materials may not be used in any manner other than for such limited purpose. Any unauthorized disclosure, use, reproduction, or transmission is expressly prohibited without the prior written consent of Ricoh. These materials summarize a proposed equipment and/or services solution. They are intended for informational purposes only to assist you in your evaluation of Ricoh as a potential business partner. These materials do not represent an offer or a binding agreement.

**RICOH**  
imagine. change.

[Home](#) >

Contract Number

**DIR-CPO-4435**

Contract Start Date: **09/25/19** ⓘ

Contract Term Date: **12/24/25** ⓘ

Contract Expiration Date: **12/24/25** ⓘ

Vendor Information

**Ricoh USA, Inc.**

Vendor ID: **1230334400105**

HUB Type: **Non HUB** ⓘ

RFO: **DIR-TSO-TMP-419**

Contract Status: **Active**

**VENDOR CONTACT:**

[Mike Stowell](#) ↗

Phone: 913-485-6852

[Vendor Website](#) ↗

**DIR CONTACT:**

[Lupe Cruz](#) ↗

## Contract Overview

Ricoh USA, Inc. offers discounted Managed Print Services, Printers, Copiers, 3D Printers, Scanning, Plotting and Facsimile Equipment; Document Imaging Services/Solutions; Enterprise Content Management Products, Software and Services and Enterprise Content Management (ECM) Products, Software and Services, and Related Services to the State of Texas under this contract, acting by and through the Department of Information Resources (DIR). The Contract may be used by state and local governments, public education, other public entities in Texas, as well as public entities outside of the state.

[Complaints](#)

[Helpful Links](#)

---

[Capitol Complex Directory](#)

[Statewide Search](#)

[Veterans Portal](#)

[Homeland Security](#)

[SAO Fraud Reporting](#)

[Texas.gov](#)

[Stay Connected](#)

[Paginas en Español](#)

---

©2025 Texas Department of Information Resources

[Privacy & Site Policies](#)

[Accessibility](#)

[Ethics Policy](#)

[Public Information Requests](#)

[Compact with Texans](#)

home / financial / lease calculator

## Lease Calculator

Fixed Rate	Fixed Pay	Result
Asset Value	<input type="text" value="10,556.15"/>	With this monthly payment, the interest/return rate is <b>negative</b> .
Residual Value	<input type="text" value="0"/>	
Lease Term	<input type="text" value="0"/> years	
	<input type="text" value="36"/> months	
Monthly Payment	<input type="text" value="251.00"/>	
<input type="button" value="Calculate"/> <input type="button" value="Clear"/>		

 Search

### Related

[Auto Lease Calculator](#) | [Auto Loan Calculator](#)

### What is a Lease?

A lease is a contract made between a lessor (the legal owner of the asset) and a lessee (the person who wants to use the asset) for the use of an asset, bound by rules intended to protect both parties. In a typical contractual agreement, the lessee obtains the right to use an asset or multiple assets belonging to the lessor for a specific term in return for regular rental payments. Leasing is often associated with living spaces, working spaces, and cars, but mostly anything that can be owned can be leased. Other examples of leasable items include storage, conveyor belts, lighting, furnishings, software, server hardware, aircraft, cleaning equipment, and many more.

### Rent vs. Lease

Although they are often used interchangeably, "lease" and "rent" technically have different meanings. By definition, a lease refers to the contractual agreement or contract itself, while rent refers to the periodic payment for the use of an asset. In neither case is equity of the asset being rented or leased actually gained.

### Residual Value

Residual value, sometimes called salvage value, is an estimate of how much an asset will be worth at the end of its lease. It is most commonly associated with car leasing. As an example, a car worth \$30,000 that is leased for 3 years can have a residual value of \$16,000 when the lease ends. Residual value is not exclusive to car leases, but can be leases of any type of asset, as long as it depreciates and can be sold at value once again. For most assets, the longer the lease period, the lower the residual value. One exception to this is real estate assets, which may have higher residual values after the lease period. The term "residual value" is also often used to refer to the value of an asset after depreciation. For more information or to do calculations involving depreciation, use the [Depreciation Calculator](#).

### Leasing a Car

Auto leases enable people to drive new cars for a short term while under warranty, and without the financial burden associated with new car purchases. However, it generally costs more to lease a new car for a specific time period than it does to own it (assuming the cost of ownership is prorated over its expected life). Leasing used cars is possible, but not as prevalent. There are many factors to consider in an auto lease, such as the initial down payment, the amount of the monthly payment, the term of the lease, and the average accumulated miles in a year. One characteristic that is unique to car leasing is something called the money factor, which is an alternative method of presenting the

### Financial Calculators

[Mortgage](#)
[Loan](#)
[Auto Loan](#)
[Interest](#)
[Payment](#)
[Retirement](#)
[Amortization](#)
[Investment](#)
[Currency](#)
[Inflation](#)
[Finance](#)
[Mortgage Payoff](#)
[Income Tax](#)
[Compound Interest](#)
[Salary](#)
[401K](#)
[Interest Rate](#)
[Sales Tax](#)
[More Financial Calculators](#)
[Financial](#) | [Fitness and Health](#) | [Math](#) | [Other](#)

amount of interest charged on a lease with monthly payments. Money factor, sometimes called "lease factor" or "lease fee," can be translated into the more common annual percentage rate (APR) by multiplying it by 2,400.

Monthly payments are mainly based on the difference between the cost of the new automobile (transaction price or capitalized cost), and what the car is forecasted to be worth at the end of the leasing period (residual value). Security deposits will most likely be required at signing. Additional charges may be imposed by dealers, so discuss all financing carefully before agreeing to a car leasing contract. Some lease contracts allow for the lessee to purchase the leased vehicle after the end of the lease. For more information or to do calculations regarding auto leases, use the [Auto Lease Calculator](#).

### **Renting vs. Leasing Cars**

Both leasing and renting vehicles involve the lessee paying for the right to use a vehicle owned by a lessor, but that's generally where the similarities end. Leasing a vehicle tends to be a longer time commitment, such as several years, while rented vehicle terms are much shorter. For example, some people rent for several days while their own car receives servicing or rent for a week or two while on vacation. Leased vehicles are normally offered at dealerships while rented vehicles can be found at car rental agencies.

### **Business Leasing**

Some of the largest multinational companies in the world hold leases totaling millions or even billions of dollars in machinery, equipment, factories, and other assets, and for a good reason; there are some financial advantages to leasing not only for corporations, but all businesses in general. For one, instead of paying full price for these assets, businesses can lease with the option to part ways with leased assets after their lease ends, continue leasing the equipment, or in some cases, buy the leased assets. Therefore, businesses have the opportunity to acquire and use expensive equipment while paying only a fraction of the cost upfront. This is particularly beneficial for new businesses that do not have a lot of initial capital. Also, lease payments that are considered operating leases are tax-deductible as a business expense, which can help reduce a business or company's tax bill.

### **Capital vs. Operating Lease in the U.S.**

In the context of business leasing, there are two different types of leases: capital and operating. A capital lease is a lease of business equipment that represents ownership and is reflected on a company's balance sheet as an asset. In accounting, this asset is treated as a purchase, and thus can be depreciated for accounting purposes. Capital leases are generally used for long-term leases or items that aren't prone to becoming technologically obsolete. In order for an asset to be considered a capital lease, at least one of several conditions must be met as set by the Financial Accounting Standards Board (FASB).

On the other hand, operating leases (sometimes called service leases) are generally used for shorter-term leasing or assets that are prone to becoming technologically obsolete. The lessee of an operating lease is not considered the owner of the asset. In accounting, the rental cost of an operating lease is considered an operating expense. Oftentimes, operating leases include a bargain purchase option, which is an option to buy the asset at the end of the lease for a special price.

### **Leasing Real Estate**

In the context of residential house leasing, 12-month lease terms are the most popular. Other common housing lease terms can be 3, 6, 18, 24 months, or any other time frame agreed to by both parties. A lease-to-own house purchase is a lease combined with an option to purchase the property afterward, within a certain period, at an agreed-upon price. Leasing real estate can be different from other leases in that the residual value is often higher than when the lease starts, due to asset appreciation.

Leasing commercial real estate usually involves a business seeking office space, land, or a factory. One key difference with residential real estate leasing is that the terms tend to be stricter and longer. The monthly payment will sometimes include other charges like insurance, tax, and maintenance, all of which should be transparent. Commercial leases will differ based on what is included in the lease. Some of the more common types are explained below.

### **Gross Lease**

Sometimes used interchangeably with the term "full service lease," gross lease rents are all-inclusive; this means that the tenant pays a flat rental fee while the landlord pays for all or most expenses, such as property taxes, insurance, and the maintenance of the interior and exterior. As a result, from the tenant's perspective, gross leases make budget planning a lot simpler. However, it tends to come at a premium because there are incentives for landlords to overestimate operating costs, and the benefits can eventually

even out. The gross lease method is often used in office and industrial buildings along with retail centers.

### Net Lease

In a net lease, the landlord typically isn't responsible for every expense; on top of base rent, the tenant may pay for expenses such as property taxes, property insurance premiums, and maintenance costs, depending on the type of net lease. However, net leases generally charge a lower base rent compared with gross leases, so the landlord can make up for their greater portion of expenses. There are three types of net leases.

- **N Lease**—In a single net lease (N lease), tenants pay base rent and their share of the property tax while the landlord covers everything else. The amount of property tax is usually based on the proportion of total building space leased by the tenant. This is the least common type of net lease.
- **NN Lease**—Tenants pay for everything in a single net lease along with property taxes and insurance premiums. Typically, the landlord is still responsible for expenses related to structural repairs and common area maintenance (CAMs). For larger commercial developments such as shopping malls or office complexes, landlords assign taxes and insurance costs to each tenant based on the amount of space leased.
- **NNN Lease**—Last but not least, for triple net leases (NNN lease), tenants pay for everything in NN leases along with CAMs. NNN leases, named after the three "nets," property tax, insurance, and CAMs, are the most popular type of net lease, and are frequently found in commercial buildings and retail spaces in the U.S. Along with base rent, tenants also usually pay for utilities and operating expenses. As a general rule of thumb, NNN leases tend to be more landlord-friendly; because a larger portion of the real estate expenses are shifted to tenants, landlords are exposed to less risk. Some NNN leases are bondable, which means that the lease cannot be terminated before its stated expiration date and the rent amount can't be altered for any reason, including unexpected and significant increases in ancillary costs. In this type of lease, if tenants are suddenly faced with increasingly larger expenses such as structural damage due to weather or new property tax hikes, they cannot legally get out of their leases. There is also a form of NNN lease called an absolute lease (sometimes called a bond lease), where the tenants cover all building expenses.

### Modified Leases

While gross leases tend to be more favorable for tenants, and net leases tend to be more favorable for landlords, modified net leases or modified gross leases seek out a middle ground between the two. Oftentimes, in what is called a modified net lease, the landlord and tenant will set up a split of CAMs expenses, while the tenant agrees to pay taxes and insurance. On the other hand, modified gross leases are quite similar to full-service gross leases, except that some of the base services are not included by the landlord. These are commonly utilized in multi-tenant office buildings or medical buildings.

While the terms "modified net lease" and "modified gross lease" do have some formal differences, it is not uncommon for people to use the terms interchangeably. As a result, they may have different definitions for different people. In general, they both refer to leases that are not entirely full-service. There is a lot of flexibility in the definitions, and tenants and landlords can negotiate which "nets" are included with the base rent, along with any other easily altered condition in a lease contract. The best way to determine whether the landlord or tenant is financially responsible for something specific is to reference the lease contract. These definitions of leases are general categories, and all lease agreements and contracts should be read thoroughly so as to understand all the possible terms of the contract.

home / financial / lease calculator

## Lease Calculator

Fixed Rate	Fixed Pay	Result
Asset Value	<input type="text" value="10,116.25"/>	With this monthly payment, the interest/return rate is <b>negative</b> .
Residual Value	<input type="text" value="0"/>	
Lease Term	<input type="text" value="0"/> years	
	<input type="text" value="36"/> months	
Monthly Payment	<input type="text" value="241.00"/>	
<input type="button" value="Calculate"/> <input type="button" value="Clear"/>		

 Search

### Related

[Auto Lease Calculator](#) | [Auto Loan Calculator](#)

### What is a Lease?

A lease is a contract made between a lessor (the legal owner of the asset) and a lessee (the person who wants to use the asset) for the use of an asset, bound by rules intended to protect both parties. In a typical contractual agreement, the lessee obtains the right to use an asset or multiple assets belonging to the lessor for a specific term in return for regular rental payments. Leasing is often associated with living spaces, working spaces, and cars, but mostly anything that can be owned can be leased. Other examples of leasable items include storage, conveyor belts, lighting, furnishings, software, server hardware, aircraft, cleaning equipment, and many more.

#### Rent vs. Lease

Although they are often used interchangeably, "lease" and "rent" technically have different meanings. By definition, a lease refers to the contractual agreement or contract itself, while rent refers to the periodic payment for the use of an asset. In neither case is equity of the asset being rented or leased actually gained.

### Residual Value

Residual value, sometimes called salvage value, is an estimate of how much an asset will be worth at the end of its lease. It is most commonly associated with car leasing. As an example, a car worth \$30,000 that is leased for 3 years can have a residual value of \$16,000 when the lease ends. Residual value is not exclusive to car leases, but can be leases of any type of asset, as long as it depreciates and can be sold at value once again. For most assets, the longer the lease period, the lower the residual value. One exception to this is real estate assets, which may have higher residual values after the lease period. The term "residual value" is also often used to refer to the value of an asset after depreciation. For more information or to do calculations involving depreciation, use the [Depreciation Calculator](#).

### Leasing a Car

Auto leases enable people to drive new cars for a short term while under warranty, and without the financial burden associated with new car purchases. However, it generally costs more to lease a new car for a specific time period than it does to own it (assuming the cost of ownership is prorated over its expected life). Leasing used cars is possible, but not as prevalent. There are many factors to consider in an auto lease, such as the initial down payment, the amount of the monthly payment, the term of the lease, and the average accumulated miles in a year. One characteristic that is unique to car leasing is something called the money factor, which is an alternative method of presenting the

### Financial Calculators

<a href="#">Mortgage</a>	<a href="#">Loan</a>
<a href="#">Auto Loan</a>	<a href="#">Interest</a>
<a href="#">Payment</a>	<a href="#">Retirement</a>
<a href="#">Amortization</a>	<a href="#">Investment</a>
<a href="#">Currency</a>	<a href="#">Inflation</a>
<a href="#">Finance</a>	<a href="#">Mortgage Payoff</a>
<a href="#">Income Tax</a>	<a href="#">Compound Interest</a>
<a href="#">Salary</a>	<a href="#">401K</a>
<a href="#">Interest Rate</a>	<a href="#">Sales Tax</a>
<a href="#">More Financial Calculators</a>	

[Financial](#) | [Fitness and Health](#) | [Math](#) | [Other](#)

amount of interest charged on a lease with monthly payments. Money factor, sometimes called "lease factor" or "lease fee," can be translated into the more common annual percentage rate (APR) by multiplying it by 2,400.

Monthly payments are mainly based on the difference between the cost of the new automobile (transaction price or capitalized cost), and what the car is forecasted to be worth at the end of the leasing period (residual value). Security deposits will most likely be required at signing. Additional charges may be imposed by dealers, so discuss all financing carefully before agreeing to a car leasing contract. Some lease contracts allow for the lessee to purchase the leased vehicle after the end of the lease. For more information or to do calculations regarding auto leases, use the [Auto Lease Calculator](#).

### **Renting vs. Leasing Cars**

Both leasing and renting vehicles involve the lessee paying for the right to use a vehicle owned by a lessor, but that's generally where the similarities end. Leasing a vehicle tends to be a longer time commitment, such as several years, while rented vehicle terms are much shorter. For example, some people rent for several days while their own car receives servicing or rent for a week or two while on vacation. Leased vehicles are normally offered at dealerships while rented vehicles can be found at car rental agencies.

### **Business Leasing**

Some of the largest multinational companies in the world hold leases totaling millions or even billions of dollars in machinery, equipment, factories, and other assets, and for a good reason; there are some financial advantages to leasing not only for corporations, but all businesses in general. For one, instead of paying full price for these assets, businesses can lease with the option to part ways with leased assets after their lease ends, continue leasing the equipment, or in some cases, buy the leased assets. Therefore, businesses have the opportunity to acquire and use expensive equipment while paying only a fraction of the cost upfront. This is particularly beneficial for new businesses that do not have a lot of initial capital. Also, lease payments that are considered operating leases are tax-deductible as a business expense, which can help reduce a business or company's tax bill.

#### **Capital vs. Operating Lease in the U.S.**

In the context of business leasing, there are two different types of leases: capital and operating. A capital lease is a lease of business equipment that represents ownership and is reflected on a company's balance sheet as an asset. In accounting, this asset is treated as a purchase, and thus can be depreciated for accounting purposes. Capital leases are generally used for long-term leases or items that aren't prone to becoming technologically obsolete. In order for an asset to be considered a capital lease, at least one of several conditions must be met as set by the Financial Accounting Standards Board (FASB).

On the other hand, operating leases (sometimes called service leases) are generally used for shorter-term leasing or assets that are prone to becoming technologically obsolete. The lessee of an operating lease is not considered the owner of the asset. In accounting, the rental cost of an operating lease is considered an operating expense. Oftentimes, operating leases include a bargain purchase option, which is an option to buy the asset at the end of the lease for a special price.

### **Leasing Real Estate**

In the context of residential house leasing, 12-month lease terms are the most popular. Other common housing lease terms can be 3, 6, 18, 24 months, or any other time frame agreed to by both parties. A lease-to-own house purchase is a lease combined with an option to purchase the property afterward, within a certain period, at an agreed-upon price. Leasing real estate can be different from other leases in that the residual value is often higher than when the lease starts, due to asset appreciation.

Leasing commercial real estate usually involves a business seeking office space, land, or a factory. One key difference with residential real estate leasing is that the terms tend to be stricter and longer. The monthly payment will sometimes include other charges like insurance, tax, and maintenance, all of which should be transparent. Commercial leases will differ based on what is included in the lease. Some of the more common types are explained below.

#### **Gross Lease**

Sometimes used interchangeably with the term "full service lease," gross lease rents are all-inclusive; this means that the tenant pays a flat rental fee while the landlord pays for all or most expenses, such as property taxes, insurance, and the maintenance of the interior and exterior. As a result, from the tenant's perspective, gross leases make budget planning a lot simpler. However, it tends to come at a premium because there are incentives for landlords to overestimate operating costs, and the benefits can eventually

even out. The gross lease method is often used in office and industrial buildings along with retail centers.

### Net Lease

In a net lease, the landlord typically isn't responsible for every expense; on top of base rent, the tenant may pay for expenses such as property taxes, property insurance premiums, and maintenance costs, depending on the type of net lease. However, net leases generally charge a lower base rent compared with gross leases, so the landlord can make up for their greater portion of expenses. There are three types of net leases.

- **N Lease**—In a single net lease (N lease), tenants pay base rent and their share of the property tax while the landlord covers everything else. The amount of property tax is usually based on the proportion of total building space leased by the tenant. This is the least common type of net lease.
- **NN Lease**—Tenants pay for everything in a single net lease along with property taxes and insurance premiums. Typically, the landlord is still responsible for expenses related to structural repairs and common area maintenance (CAMs). For larger commercial developments such as shopping malls or office complexes, landlords assign taxes and insurance costs to each tenant based on the amount of space leased.
- **NNN Lease**—Last but not least, for triple net leases (NNN lease), tenants pay for everything in NN leases along with CAMs. NNN leases, named after the three "nets," property tax, insurance, and CAMs, are the most popular type of net lease, and are frequently found in commercial buildings and retail spaces in the U.S. Along with base rent, tenants also usually pay for utilities and operating expenses. As a general rule of thumb, NNN leases tend to be more landlord-friendly; because a larger portion of the real estate expenses are shifted to tenants, landlords are exposed to less risk. Some NNN leases are bondable, which means that the lease cannot be terminated before its stated expiration date and the rent amount can't be altered for any reason, including unexpected and significant increases in ancillary costs. In this type of lease, if tenants are suddenly faced with increasingly larger expenses such as structural damage due to weather or new property tax hikes, they cannot legally get out of their leases. There is also a form of NNN lease called an absolute lease (sometimes called a bond lease), where the tenants cover all building expenses.

### Modified Leases

While gross leases tend to be more favorable for tenants, and net leases tend to be more favorable for landlords, modified net leases or modified gross leases seek out a middle ground between the two. Oftentimes, in what is called a modified net lease, the landlord and tenant will set up a split of CAMs expenses, while the tenant agrees to pay taxes and insurance. On the other hand, modified gross leases are quite similar to full-service gross leases, except that some of the base services are not included by the landlord. These are commonly utilized in multi-tenant office buildings or medical buildings.

While the terms "modified net lease" and "modified gross lease" do have some formal differences, it is not uncommon for people to use the terms interchangeably. As a result, they may have different definitions for different people. In general, they both refer to leases that are not entirely full-service. There is a lot of flexibility in the definitions, and tenants and landlords can negotiate which "nets" are included with the base rent, along with any other easily altered condition in a lease contract. The best way to determine whether the landlord or tenant is financially responsible for something specific is to reference the lease contract. These definitions of leases are general categories, and all lease agreements and contracts should be read thoroughly so as to understand all the possible terms of the contract.

# RICOH USA INC

Unique Entity ID <b>K8NNV2MH8AE6</b>	CAGE / NCAGE <b>31310</b>	Purpose of Registration <b>All Awards</b>
Registration Status <b>Active Registration</b>	Expiration Date <b>Jan 14, 2026</b>	
Physical Address <b>300 Eagleview BLVD STE 200 Exton, Pennsylvania 19341-1155 United States</b>	Mailing Address <b>300 Eagleview Boulevard STE 200 Exton, Pennsylvania 19341-1155 United States</b>	

## Business Information

Doing Business as <b>(blank)</b>	Division Name <b>Ricoh Usa, Inc.</b>	Division Number <b>(blank)</b>
Congressional District <b>Pennsylvania 06</b>	State / Country of Incorporation <b>Delaware / United States</b>	URL <b>http://www.ricoh-usa.com/</b>

## Registration Dates

Activation Date <b>Jan 16, 2025</b>	Submission Date <b>Jan 14, 2025</b>	Initial Registration Date <b>Oct 1, 2001</b>
--	--	---

## Entity Dates

Entity Start Date <b>Jan 1, 1928</b>	Fiscal Year End Close Date <b>Mar 31</b>
---	---

## Immediate Owner

CAGE <b>7Q9K7</b>	Legal Business Name <b>RICOH AMERICAS HOLDINGS, INC.</b>
----------------------	---

## Highest Level Owner

CAGE <b>SB242</b>	Legal Business Name <b>RICOH COMPANY, LTD.</b>
----------------------	---

## Executive Compensation

Registrants in the System for Award Management (SAM) respond to the Executive Compensation questions in accordance with Section 6202 of P.L. 110-252, amending the Federal Funding Accountability and Transparency Act (P.L. 109-282). This information is not displayed in SAM. It is sent to USAspending.gov for display in association with an eligible award. Maintaining an active registration in SAM demonstrates the registrant responded to the questions.

## Proceedings Questions

Registrants in the System for Award Management (SAM.gov) respond to proceedings questions in accordance with FAR 52.209-7, FAR 52.209-9, or 2. C.F.R. 200 Appendix XII. Their responses are displayed in the responsibility/qualification section of SAM.gov. Maintaining an active registration in SAM.gov demonstrates the registrant responded to the proceedings questions.

## Exclusion Summary

Active Exclusions Records?

No

## SAM Search Authorization

I authorize my entity's non-sensitive information to be displayed in SAM public search results:

Yes

## Entity Types

### Business Types

Entity Structure	Entity Type	Organization Factors
------------------	-------------	----------------------

For Profit Organization

Socio-Economic Types

Check the registrant's Reps & Certs, if present, under FAR 52.212-3 or FAR 52.219-1 to determine if the entity is an SBA-certified HUBZone small business concern. Additional small business information may be found in the SBA's Dynamic Small Business Search if the entity completed the SBA supplemental pages during registration.

Financial Information

Accepts Credit Card Payments  
Yes

Debt Subject To Offset  
No

EFT Indicator  
0000

CAGE Code  
31310

Points of Contact

Electronic Business

☒  
Scott E Hammond, Senior Manager I, Federal  
Contracts Law

300 Eagleview BLVD  
Suite 300  
Exton, Pennsylvania 19341  
United States

Government Business

☒  
Scott E Hammond, Senior Manager Federal  
Contracts Law

300 Eagleview BLVD  
Suite 200  
Exton, Pennsylvania 19341  
United States

Lauren Cooper, Assistant General Counsel

1920 West Baseline Road  
Rialto, California 92376  
United States

Past Performance

☒  
Scott E Hammond, Senior Manager Federal  
Contracts Law

300 Eagleview BLVD  
Suite 200  
Exton, Pennsylvania 19341  
United States

Lauren Cooper, Assistant General Counsel

1920 West Baseline Road  
Rialto, California 92376  
United States

Service Classifications

NAICS Codes

Primary	NAICS Codes	NAICS Title
Yes	334111	Electronic Computer Manufacturing
	322230	Stationery Product Manufacturing
	323111	Commercial Printing (Except Screen And Books)
	333310	Commercial And Service Industry Machinery Manufacturing
	334112	Computer Storage Device Manufacturing
	334310	Audio And Video Equipment Manufacturing
	339940	Office Supplies (Except Paper) Manufacturing
	423420	Office Equipment Merchant Wholesalers
	513210	Software Publishers
	518210	Computing Infrastructure Providers, Data Processing, Web Hosting, And Related Services
	532420	Office Machinery And Equipment Rental And Leasing
	532490	Other Commercial And Industrial Machinery And Equipment Rental And Leasing

541519	Other Computer Related Services
541611	Administrative Management And General Management Consulting Services
561410	Document Preparation Services
561439	Other Business Service Centers (Including Copy Shops)
811210	Electronic And Precision Equipment Repair And Maintenance

#### Disaster Response

This entity does not appear in the disaster response registry.