

Plans to Action

Healthcare Furniture Financing Programs





Convert plans to action with Stance Healthcare Financing

Stance Healthcare has teamed with Ascentium Capital to offer furniture financing and leasing options. We know the cost of furniture, fixtures and equipment in the healthcare sector represents a significant capital investment. Affordable, flexible product-specific financing can eliminate a potential barrier to entry in the healthcare market and can promote growth in the capacity of practitioners to serve the community. *Stance Healthcare Financing* is a tool that can turn plans into action.

Benefits of the Lease/Finance Option

Financing from Ascentium Capital is unique since it is set up on a product- or project-specific basis. These differences can save you money and increase your liquidity:

- Zero or minimum down payment;
- No application fee;
- Soft costs are included in financing (installation, freight, taxes)

Best of all, your established line of credit and cash on hand are unaffected since you won't need to have a bank deposit balance linked to the furniture financing... giving your practice more resources to draw on.

Lease Options

- True Lease meets IRS requirements and potentially allows you, the lessee, to deduct lease payments as an operating expense. Consult your tax advisor for specifics.
- Finance Lease is used to finance the purchase of furniture and has a \$1 Buyout purchase option.

Payment Terms

Program payment terms can range from 24 to 60 months with flexible end-of-term options. Extending the term and/or selecting a specific end-of-lease buyout can lower your monthly payment.

Schedule of Payments

We will consult with you to determine the payment schedule that best suits your organization. You can schedule payments to match cash flow; or structure the agreement to begin with lower payments that grow as your revenue grows or as your business cycle dictates.

End-of-Term Options

- If your goal is to own the equipment at lease-end, a \$1 Buyout purchase option should be considered so you apply more of your lease payment toward the residual value.
- A Fair Market Value Buyout offers multiple options including: purchase at the then-FMV buyout price; upgrade to new Stance furniture; return the furniture; or extend the current lease on a month-to-month basis for a specified time period.

Leasing provides flexibility to grow as your practice or facility grows

With any of these options, you can add new Stance Healthcare furniture products at any time with a straightforward increase in your payment. For larger facilities, we also offer commercial lease lines to minimize administrative paperwork while allowing you to acquire equipment on a quarterly basis as needed.

Convert your plans to action with Stance Healthcare Financing!

Contact **Chris Herman** at chrisherma@ascentiumcapital.com or **281.902.1971** to discuss the finance or lease options that best fit your organization.