

FINANCING YOUR WAY

PICK YOUR OWN PATH WITH FLEXIBLE FINANCING



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Introduction to **Financing Your Way**

The era of cookie-cutter equipment financing plans is gone.

If you considered financing your equipment, you've probably run across buzz words like "flexible" or "custom" – but the exact meaning of them might be unclear.

We're here to help break it down and define what flexible financing is. Let's explore ways flexible financing can help your business grow.

How Can Financing Be Flexible?

Flexible financing refers to a lease or financing plan that doesn't fit into the traditional mold set by traditional financing.

Traditional financing forces businesses to adjust their model, budget, and even the equipment they buy into what the lender offers. On the other hand, flexible financing allows a business to work with the lender to develop a plan that fits the customer's needs.



With flexible financing, you create a personalized plan that's unique to you and your business. It gives you the best chance of increasing profits and productivity with new equipment.

Types of Plans

Though the options for flexible financing are nearly endless, there are a few common structures that can be tailored to fit your needs.

Before you decide what kind of financing fits your business, it's important to look at roots of plans that allow for flexibility. Here are just a few.

100% Financing

Looking to keep cash in your hands? Get financing with no money down and use your liquidity for operating expenses and investing in crucial areas of your business.

100% financing allows you to receive equipment with no down payment required so you can immediately put your equipment to work. The entire cost of the equipment is broken down into manageable monthly payments.

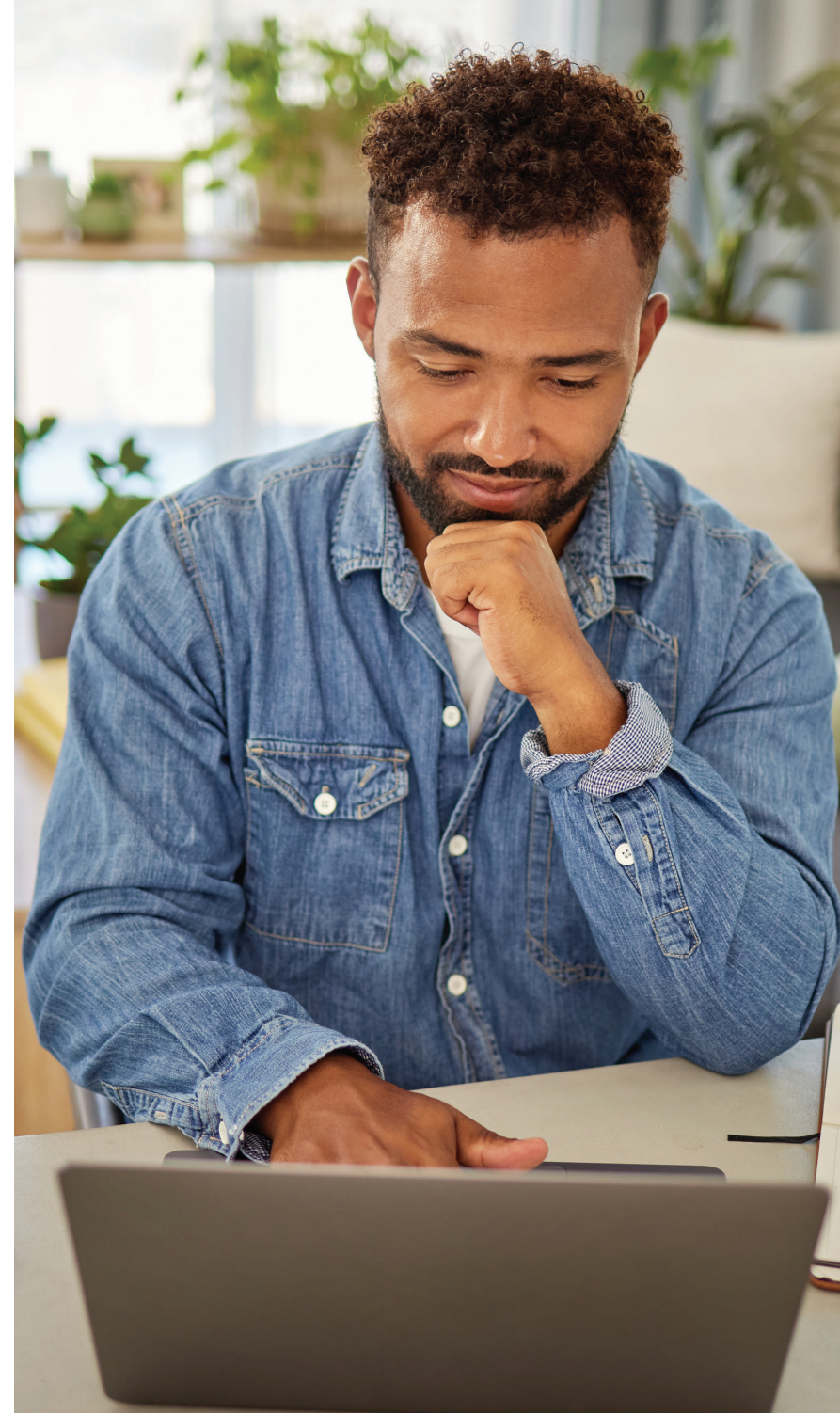
This option is ideal for businesses with not a lot of extra cash laying around or start-ups that can't afford to sink hard-earned capital into equipment.

By allowing you to put the equipment to work with no initial cost, this flexible financing option makes it easy for you to generate a profit before thinking about making a payment.



Benefits of 100% Financing

- Acquire equipment when you're short on cash.
- Allow your equipment to pay for itself.
- Save your cash for other rainy-day expenses.



Buy Now, Pay Later

Need time for your equipment to generate revenue before you start paying for it? This plan offers deferred payments for 90 to 180 days so you can start using your equipment before your first payment is due.



Benefits of Buy Now, Pay Later

- Save cash for when you need it the most.
- Adding equipment is easy and affordable.
- Offset new equipment expenses.

Skip Payment

Tired of the typical payment structure by other lenders? Beacon Funding's financing consultants can get creative with a flexible payment structure that matches your cash flow goals.



A **skip payment** allows your business to plan when you need financing that's in sync with your business revenue. You can choose to skip payments during months agreed upon in your lease terms. You can offset your more profitable months by preferring a lower monthly payment or none at all.

Month	Payment
Jan - Feb	\$0/month
March - Oct	\$675/month
Nov - Dec	\$0/month
Total Annual Payment	\$5,400/year

Step Payment



A **step payment** allows you to structure a payment plan depending on what your goals are - either pay less or more upfront. Your first 3 to 6 payments can be a higher or lower amount than the remaining stream of payments, depending on your needs.

Step Up Payment

Year of Loan	Payment
1	\$5,500
2	\$7,500
3	\$9,500
4	\$11,500

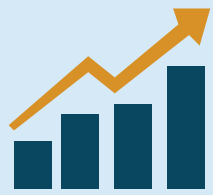
Step Down Payment

Year of Loan	Payment
1	\$11,500
2	\$9,500
3	\$7,500
4	\$5,500

Equipment Upgrade Program

Looking to upgrade your old equipment? Don't fear being tied down to older equipment, upgrade while maintaining a consistent low monthly payment.

Take on bigger clients and say yes to larger contracts. Upgrade to bigger, better equipment with no additional financing charges.



Benefits of Upgrade Program

- Grow your business, not your debt.
- Say yes to more work and grow your revenue.
- Maintain a consistent monthly payment.
- Get the latest equipment model for your business.



Wrap Financing

Looking to acquire multiple equipment units at once? Save on your monthly budget while keeping it simple with one monthly payment.

Perfect for businesses who need another equipment unit. By stretching your monthly payment out, you can lower your monthly payment by consolidating leases together.



Benefits of Wrap Financing

- Grow your business faster.
- Lower your existing monthly payments.
- Make adding more equipment more affordable.

How Flexible Financing Helps You

Overall, the main benefit of flexible financing revolve around your goals. At Beacon Funding, we believe you shouldn't have to settle for a rigid, predetermined payment structure. Instead, you can find a flexible financing program that's unique to you and your business.

Using a flexible financing program, you can save time, get a program that fits your business, and generate revenue faster.

Start Your Flexible Financing Journey

There's no need to conform to a traditional payment structure – get equipment financing on your terms. Contact Beacon Funding to get started on creating your own flexible equipment financing plan today.

Apply at [beaconfunding.com/financemyway](https://www.beaconfunding.com/financemyway).





www.beaconfunding.com/financeyourway