BUSINESS EQUIPMENT FINANCING

Capital structures for equipment, growth, working capital, and strategic expansion.

Equipment Loans	**Equipment Leasing**	**Lines of Credit**
Vendor Financing	**Working Capital**	**Analysis & Advisory**

A practical financing partner for businesses that need to acquire, upgrade, or refinance critical equipment without slowing growth.

Why Finance Business Equipment?

Equipment financing is not just about acquiring machinery or technology. It is about matching the structure of the financing to the business outcome the equipment is expected to create.

Conserve Cash

Spread costs over time while preserving liquidity for payroll, inventory, marketing, or operations.

Increase Capacity

Add equipment that can improve production efficiency, throughput, safety, or service quality.

Protect Flexibility

Use loans, leases, lines, vendor programs, or other structures based on cash flow and business goals.

Support Growth

Finance assets that help expand into new markets, meet customer demand, or generate additional income.

Upgrade Technology

Move into newer, more efficient equipment without requiring a large upfront capital outlay.

Improve Analysis

Compare multiple financing paths side by side so the decision is based on numbers, not guesswork.

Streamline approach:

- Review the business objective first.
- Understand the asset, vendor, term, and cash-flow needs.
- Compare financing options side by side.
- Prepare the client for lender questions before submission.

Loan, Lease, Line, Vendor Program - Choose the Right Structure

The best financing path depends on ownership goals, tax/accounting treatment, useful life, upgrade plans, collateral, cash flow, and lender appetite.

Equipment Loan

Acquire, use, and own the equipment. May involve down payment or collateral. Often useful when long-term ownership is the goal.

Equipment Lease

Acquire use of equipment while conserving cash and lines of credit. Can be useful when upgrades or obsolescence are major concerns.

Line of Credit

Flexible access to capital for timing gaps, deposits, inventory, or recurring equipment needs.

Vendor Financing

A vendor-supported structure that can simplify purchase timing and align financing with the equipment sale.

Invoice / Working Capital

May support equipment needs when cash is tied up in receivables or growth expenses.

Alternative Structures

Sale-leaseback, master lease, FMV lease, capital lease, and other structures may fit specific goals.

The financing review is organized around the lender questions that usually drive approval.

Character	Credit	Creditworthiness	Creditors	Credit Lines
Collateral	Capital	Condition	Capacity	Cash Flow

What Do We Finance?

Streamline Business Financing is positioned for companies that need capital for productive assets, revenue-generating equipment, specialized tools, technology, vehicles, or growth infrastructure.

Construction Equipment	**Machine Tools**	**Factory Equipment**	**Trucks & Trailers**
Containers / Shipping	**Rail Equipment**	**Medical Devices**	**Telecom / Cellular Towers**
Oil, Gas, Energy & Solar	**3D Printing Equipment**	**Computers / Servers**	**Specialized Business Assets**

1. Define Need

What asset is needed, why now, and what business outcome should it produce?

2. Build Package

Collect company, credit, equipment, vendor, and financial information.

3. Compare Options

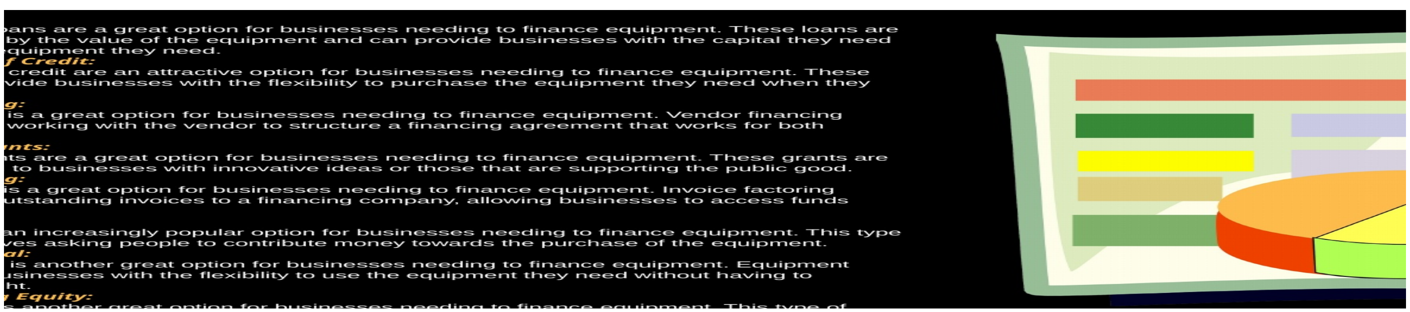
Analyze loans, leases, vendor programs, lines, and alternative structures.

4. Submit & Negotiate

Present the strongest package and negotiate structure, term, rate, and conditions.

5. Close & Fund

Coordinate documents, conditions, secure upload, and final funding steps.



A Better Financing Experience

The goal is to make business financing easier to understand, easier to document, and easier to move from decision to funding.

Secure Upload

Mobile and desktop secure document upload.

Experience

Over 30 years of corporate, mortgage, and start-up finance experience.

Book Appointment

Easy phone or video conference scheduling.

Specialization

Self-employed and complex-finance analysis, including stock-option analysis.

Apply Now

Mobile and desktop secure loan application.

Training Background

Corporate training, technology for business, presentations, and audience engagement.

Fast Communication

Same-day email responsiveness and direct communication channels.

Education

Business Finance B.S. and Business Economics B.S.

Denny Andrews

Managing Director
Streamline Business Financing

425-753-2602
Denny@StreamlineBusinessFinancing.com
www.StreamlineBusinessFinancing.com

Proud member of the National Equipment Finance Association

Ready to compare equipment financing options?

Secure upload • schedule a call • review the numbers • choose the right structure