



HERE TO HELP YOU **GROW**

How to Offer Financing & Close More Deals

A Practical Guide for Growth-Minded Vendors



Get started today at
www.financialpc.com
603.457.8517



1. Introduction: The Power of Offering Financing

In today's competitive B2B marketplace, **offering financing isn't a luxury—it's a sales accelerant**. It removes friction, overcomes price hesitation, and empowers your customers to move forward confidently.

If you're a vendor selling equipment, technology, or services to other businesses, you've likely seen it: a promising deal stalls because of cash flow timing, budget approvals, or price sensitivity.

Here's the shift: Vendors who offer financing **close more deals, increase order sizes, and build stronger customer relationships**.

💡 Did you know? SMBs that are offered financing are **3X more likely** to complete a purchase—and spend more on average.

Offering structured payment solutions not only gives your customers options—it gives your sales team an edge.

2. Why Customers Walk Away Without Financing

Even when the product is right, the timing or budget might not be.

Here are common reasons prospects hesitate:

- **"We'll wait until next quarter"**
- **"It's not in this year's budget"**
- **"We just can't swing the upfront cost"**
- **"We need to discuss with finance"**

What they're really saying is: *"We don't have a path to pay for this right now."*

When no financing option is available, these objections become dead ends. And even if the customer is interested, the sale stalls—or worse, disappears.

Financing turns *"Not now"* into *"Let's do it."*



3. Step-by-Step:

How to Integrate Financing Into the Sales Process

Here's how to structure a customer financing program that actually drives conversions:

1. Partner with a Reputable Financing Provider

Choose a partner like FPG who offers:

- Flexible terms
- Fast approvals
- Industry-specific expertise
- Dedicated vendor support

2. Add Financing Into Quotes & Proposals

Don't make financing an afterthought.

- ✓ Include estimated monthly payments alongside purchase totals
- ✓ Use phrases like "Financing Available" in all proposals

3. Train Your Sales Team to Lead With It

Sales reps should:

- Introduce financing **early** in the conversation
- Present it as a **smart business tool**, not a backup option
- Be confident in answering basic financing questions

4. Use Pre-Qualification Tools

FPG offers **soft credit checks** with no obligation. This helps:

- Quickly screen customers
- Avoid time wasted on non-qualified leads
- Give buyers confidence without commitment

5. Market Financing Availability

Incorporate financing into:

- Your website and product pages
- Email campaigns and brochures
- Trade show materials and demo conversations

6. Track the Impact

Compare:

- Close rates with vs. without financing
- Average deal sizes
- Time-to-close

You'll quickly see the ROI of embedding financing into your process.

4. How to Educate Customers on the Benefits of Financing

Many customers equate financing with debt or hassle. Your job is to **reframe the conversation**.

Here's how to position it:

💬 “Financing gives you flexibility—spread out payments while keeping your capital free for other priorities.”

💬 “You don’t have to wait to grow. Start now, pay as you grow.”

💬 “With financing, you get the equipment you need today—without draining cash flow.”

Use Real-World Business Logic:

“If this equipment adds \$5K in monthly revenue, and your payment is \$900/month—you’re making money from day one.”

“You’re already spending on repairs—upgrading now is a smarter long-term investment.”

5. Overcoming Common Financing Objections

CUSTOMER SAYS...	YOU CAN SAY...
“I’d rather work with a company that offers financing.”	“Good news—we do. We’ve partnered with FPG to make financing simple, fast, and flexible. You get access to real people, tailored solutions, and terms that fit your business—not a generic program from a big bank.”
“Financing is too expensive.”	“Let’s compare the monthly cost to what you’re losing in productivity or maintenance today.”
“I’d rather wait until I can pay in full.”	“Financing lets you move forward now without sacrificing cash reserves or missing opportunities.”
“I’m not sure I’ll qualify.”	“Let’s run a soft pre-qualification—no commitment or credit impact.”
“I don’t want the added paperwork.”	“It’s quick, digital, and handled by our financing partner, FPG. You’ll get everything in one place.”

Tip: Normalize financing by presenting it as standard—not as a workaround.

6. Real-World Results: Vendor Success Stories

Case Study #1: Industrial Equipment Supplier

The Challenge: Many prospects stalled at the quoting stage due to capital concerns.

The Solution: Partnered with FPG to introduce financing into all quotes and trade show materials.

The Result: 22% increase in close rate, with larger average deal sizes and faster decision cycles.

Case Study #2: Medical Device Vendor

The Challenge: Long sales cycles and high upfront costs slowed adoption.

The Solution: Integrated deferred payment plans with FPG into proposals.

The Result: 35% reduction in sales cycle length, more first-time buyers converted.

Want us to help develop a custom vendor success story for your program? We can co-author it with you.

7. Conclusion: Work With FPG to Maximize Sales Success

Offering financing isn't just about helping your customers—it's about helping **your business** grow.

When done right, it:

- Removes pricing obstacles
- Speeds up sales conversations
- Increases order value
- Enhances customer satisfaction

At FPG, we specialize in helping vendors launch and scale financing programs that work. We're not just a lender—we're your growth partner.

From fast approvals and flexible terms to personalized support and white-glove onboarding, we make it easy for you to offer financing confidently.

Ready to close more deals with less resistance?

Partner with FPG to build a financing program tailored to your customers.

Call us to learn more (603) 696-7076 or view our solutions for equipment sellers

 financialpc.com/vendors

Key Takeaways:

- Offering financing helps customers say yes sooner.
- A structured program removes barriers and drives revenue.
- FPG makes vendor financing simple, scalable, and profitable.