

Offering Financing is Easier Than You Think: How Vendor Financing Works



HERE TO HELP YOU **GROW**



1 Introduction – Demystifying Equipment Financing for Sellers

If you sell high-value equipment, technology, or capital goods, you may assume that offering financing is complicated, time-consuming, or risky—but that's simply not the case.

With FPG, offering financing is seamless, strategic, and designed to help you close more deals—without extra work or added complexity. Whether you're a manufacturer, distributor, or business selling big-ticket items, financing makes your products more accessible, accelerates the sales cycle, and ensures you get paid upfront.

And here's the best part: you're never on your own.

We collaborate with your team to create a financing solution that fits your sales process and customer experience. Whether you want a hands-off approach or prefer to stay closely involved, FPG adapts to how you work. We're your partner in growth—not just another provider.

Still unsure? Here's the truth:

- ✓ It's simple to set up—with clear communication and onboarding from our team
- ✓ It's easy to integrate—just offer financing as part of your existing sales process
- ✓ It benefits everyone—your customers get flexible payment options, and you close more deals

Let's walk through how FPG's equipment financing programs work—and why it's easier (and more profitable) than you think.



2 Step-by-Step Guide: How Vendor Financing Works

Step 1: Sign Up & Get Started

The first step is **onboarding with FPG**, which is quick and easy. Our team works with you to understand your business and set up financing solutions that fit your sales process.

- ✓ No lengthy paperwork
- ✓ No complex financial knowledge required
- ✓ A dedicated FPG representative to assist you

What You'll Get:

- A customized financing program tailored to your industry
- Sales support materials to help your team introduce financing to customers
- Access to our **fast, reliable** financing solutions

Step 2: Offer Financing Options to Customers

Once you're set up with FPG, you can start offering financing as a seamless part of your sales process—online, in-person, and everywhere in between.

💡 Pro Tip: Bring up financing early. Don't wait for customers to ask. Instead of saying, *"This machine costs \$50,000,"* say:

👉 *"You can get this for as low as \$995/month with financing."*

This simple shift changes the conversation from sticker shock to affordability—and makes it easier for customers to say yes.

At FPG, we help you integrate financing into every stage of the buyer journey:

- ✓ **Add financing to your website, quotes, and sales collateral**—we'll help you design it
- ✓ **Offer flexible terms**—customers can choose payment structures that match their budget
- ✓ **Make your products more accessible**—remove price as a barrier to purchase
- ✓ **Works across industries**—from healthcare and manufacturing to tech, logistics, and more

Financing isn't just a payment option—it's a sales tool. And we'll make sure your team is equipped to use it everywhere it counts.

Step 3: Customer Applies for Financing

Once your customer is ready to move forward, applying for financing is fast, simple, and stress-free.

Here's how the process works:

- 1 **Application-only financing up to \$750,000**—no extensive paperwork
- 2 **Decisions in as little as 2–4 hours**—so deals don't get stuck in limbo
- 3 **High approval rates**—so more of your customers can say yes

At FPG, we're a **direct lender** with a **diverse network of over 50 strategic partners**. That means we're able to find the best possible financing solution for every customer—whether they're well-established or just getting started.

Your buyers don't need perfect credit or a long financial history. We take a real-world approach to approvals, because we believe access to capital should never be a barrier to growth.

Step 4: Get Paid—Quickly and Confidently

One of the biggest advantages of offering financing through FPG? You don't have to manage the collection process or take on unnecessary risk.

- ✓ **You get paid quickly**, often as soon as the financing is finalized
- ✓ **No chasing payments**—we handle all communication and coordination with the customer
- ✓ **Lower risk for you**—we take on the credit responsibility, so you can move on to your next sale

Once your customer is approved and the financing is in place, you get paid just like you would in a traditional transaction—without delays or uncertainty.

We keep the process moving, so you can keep selling.

Step 5: Customer Makes Payments Over Time

Now, your customer enjoys the flexibility of making affordable monthly payments while immediately using the equipment to grow their business.

- ✓ Customers **preserve cash flow** instead of depleting capital.
- ✓ They can **generate revenue with the equipment** while paying for it.
- ✓ Financing **builds loyalty**—customers are more likely to return for future purchases.

By making financing a **seamless part of your sales process**, you're not just selling more—you're making it **easier for customers to buy from you again and again**.

3 Vendor Success Story: “It Was Easier Than We Expected”

🚀 *“We were hesitant about offering financing because we thought it would be too complicated. But with FPG, it was seamless. Their team helped us set everything up quickly, and we saw an immediate impact—our deals started closing faster, and customers were buying more than they originally planned. We should have done this sooner!”*

— Sales Director, Manufacturing Equipment Supplier

This vendor saw:

- ✓ **Higher conversion rates**—fewer customers walking away due to price.
- ✓ **Larger sales**—customers upgraded to higher-end models.
- ✓ **Faster deal closures**—financing eliminated budget-driven delays.

Their experience is not unique—across industries, vendors who integrate financing see **higher sales, better cash flow, and increased customer satisfaction.**

4 Let's Simplify Financing— and Accelerate Your Sales

Financing isn't complicated. Not with FPG.

If you've held off on offering financing because you thought it was too complex, it's time to think differently. FPG makes the process seamless, strategic, and fully aligned with your business goals. We're here to help you grow—not just close deals, but build lasting momentum.

Key Takeaways:

- ✓ **You get paid fast**—with no need to manage customer collections
 - ✓ **Your customers get flexibility**—making it easier to afford the right solution
 - ✓ **The process is easy**—with fast decisions, high approval rates, and real support
 - ✓ **Your sales grow**—through higher conversion rates and bigger deal sizes
- 💡 **Financing isn't just about affordability—it's about removing friction, unlocking growth, and giving your business a competitive edge.**

Let's Get Started—Together

FPG is ready to partner with you and create a financing experience that fits your sales process and fuels your growth.



Make the Right Choice Today!

Partner with FPG - Here to Help You Grow.

📞 Call us: 603.699.0740

✉ Email us: jmcbride@financialpc.com

🌐 Visit: www.financialpc.com/vendors

🚀 Let's turn “maybe later” into “let's do it now.”
FPG - Partners for Growth. Here to help you grow.