Financing Program Overview

Captech Funding has joined forces with De Lage Landen (DLL) to offer you additional financing expertise, field based support and assistance in closing more deals. As the largest third party provider of financing in the healthcare market, DLL has the internal funding capability to make credit decisions and handle lease administration without getting a third party involved. This simplifies the approval process and assures your credit worthy hospitals easy access to funding for their HCIS projects.

Global reach, local focus
De Lage Landen provides financing solutions that help manufacturers and distributors market their products in more than 30 countries in the Americas, Europe and Asia Pacific. We combine this global reach with a relentless focus on our partners’ local requirements. No matter where you do business with us, we can provide customized solutions and a seamless experience.

Industry Experts
Our Healthcare Global Business Unit features a stable, experienced team of over 150 global finance professionals. Our knowledge of the marketplace allows us to offer hospitals the best solutions for cash flow issues, credit line dependence and equipment replacement. De Lage Landen currently provides financing to approximately 2,500 of the 5,000 hospitals in the United States. This includes a fair portion of Critical Access Hospitals, as De Lage Landen values the essential nature such medical facilities provide to local communities throughout the United States.

Diversified Product Offering
De Lage Landen Healthcare offers a wide range of leasing and financing programs designed to meet the various business needs of hospitals. Some of our most popular programs are featured below:

- Operating Leases
- Capital Leases
- Cost-Per-Test
- Step Payments
- Deferred Payments
- Progress Payments
- Software Financing
- Customized Solutions
There are plenty of great reasons to finance healthcare equipment. Here are some of the best:

Conservation of Capital Budget
Since money is not tied up in equipment costs, it is free to be spent on other items, such as supplies, personnel and training.

100% Financing
“Soft” costs such as third party software, implementation and training can also be included in the monthly payment.

Flexibility
You can select a payment plan that best fits the hospital’s budget. Your De Lage Landen Regional Finance Specialist will help you structure the “right” transaction.

Keep Up with Technology
Add-ons and upgrades allow the hospital to manage their technology and maintain state-of-the-art equipment and systems. The equipment can be replaced with the latest technology at any time during the contract term.

Easier Cash Flow Forecasting
Fixed monthly payments help the hospital to better budget money for the term of the agreement.

Fixed Payments
By locking in payments now, the hospital can avoid inflation risk in the future.

Longer Terms
Financing terms from 12 to 84 months are available. In contrast, most banks will only lend money over a short term, usually 12 to 36 months.

Purchase or Renewal Options
At the end of the term, the hospital may choose to purchase their equipment, upgrade to new equipment, or continue to finance at substantial savings.