

Americorp Financial, Inc.

Asset
Management
Programs
[AMP]



Americorp Financial, Inc. has been serving the needs of the healthcare industry for over thirteen years. During that time, we have remained focused on developing innovative financing programs that help healthcare providers manage their assets more efficiently. As a result of this focus, Americorp is please to introduce our **Asset Management Program [AMP]**.

Proper asset management has become critical in the healthcare industry as providers are forced to get the most out of every dollar spent. **AMP** gives our customers the ability to better manage equipment acquisition costs by tying these costs directly to the utilization of the new asset. Our program allows the customer to customize their payment such that it can be based on actual usage, population census, billable patient days or even the usage of disposables that accompany the capital equipment. This method enables the customer to vary their payments month to month based on quantifiable factors instead of facing a traditional fixed monthly payment.

AMP has helped countless medical facilities obtain the equipment they need to be most successful. By taking the focus off fixed monthly payments and introducing a great deal of flexibility and creativity, Americorp Financial, Inc. has appealed to many healthcare providers that needed something more than a traditional lease program. We look forward to answering any questions that you may have about this exciting program. As always, we can be reached toll free at 800.233.1574.

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Equipment Usage Programs

As we have said, a “usage” program gives the customer the ability to tie the cost of capital equipment directly to some quantifiable factor such as actual usage, billable patient days or facility census. This has been a welcomed option to facilities that may be unsure about a particular piece of equipment’s daily utilization. Additionally, this helps facilities that may see their usage vary from month to month. The advantages of this type of program are seen as:

- * Monthly payment is based on reported factors and is therefore not fixed.*
- * Program qualifies as a true operating expense.*
- * Customer is able to vary their usage from month to month and only has to meet agreed upon minimums quarterly, semi-annually or annually.*
- * Equipment is not listed as a liability on customer’s financial statements.*

While we have discussed the fact that this type of program can be structured a variety of ways, the following example illustrates a common scenario:

Example: *Customer wishes to acquire a piece of equipment that costs \$15,000.00 and they want to base their payments on Billable Patient Days. The monthly patient days for the department in question averages 305 but it does vary. After 60 months, the facility would like to own the equipment. Our program would be as follows:*

Facility Commits to 1,830 Patient Days every 6 Months

Cost per Patient Day: \$0.99*

**Prices quoted for example purposes only.*

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Disposables-Based Program

Like a usage program, this program also gives customers a completely new approach to asset management. In this case, the price of new capital equipment is tied together with the disposables (consumables) that are used with it. Again, the amount of disposables purchased each month can vary. Additional advantages of this program are:

- * Program can typically be authorized on the departmental level.*
- * Provides for one convenient payment for both capital equipment and disposables.*
- * Customer can vary the amount and type of disposables used each month.*
- * Customer can set up the program to own the equipment at the end of the term.*

As before, an example may be helpful to illustrate the unique nature of this program:

Example: *Customer wishes to acquire a piece of equipment that sells for \$20,000.00. The equipment requires the use of a \$5.00 disposable. The customer estimates that it will use 200 disposables each month but again, wants to be able to vary that amount from time to time. After 60 months, they want to have ownership of the equipment. Our program would be as follows:*

Quarterly Usage: 600 disposables

Price Per Disposable: \$7.23*

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Our Goal

AMP was designed to provide a completely new way of approaching capital equipment financing. We wanted to develop creative and effective financing options for healthcare facilities that needed a great deal of flexibility as they attempted to more efficiently manage their assets. We are confident that you will quickly recognize the effectiveness of this new method of obtaining capital equipment. We look forward to answering any questions that you may have about our services. As always, we can be reached via our toll free number at:

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