Merchant
Capital

Asset Finance

Fund the assets your practice needs to grow, without tying up your cash

With Merchant Capital Asset Finance, you can secure revenue-generating equipment now and repay over time, allowing you to continue delivering exceptional patient care while you expand.

What is Merchant Capital Asset Finance?

Merchant Capital Asset Finance is a secured funding solution that enables medical practices to acquire new or used revenue-generating equipment while spreading the cost over manageable repayments.

Instead of paying upfront for essential assets, practices can invest in growth immediately while preserving cash flow for day-to-day operations.

Why Asset Finance?

As practices grow, the need for new equipment often becomes essential. Whether it's upgrading clinical machinery, expanding treatment capacity, or investing in tools that improve patient care, large upfront purchases can put pressure on cash flow or delay expansion plans.

Asset finance allows you to:

Pay for equipment over time, without tying up cash

Keep working capital free for running your practice

Get the assets you need now to grow faster and take advantage of opportunities

Key features & benefits

- Funding from **R200,000** up to **R5 million**
- Repayment terms of up to **36 months**
- Fixed daily or weekly payments
- Funding available for new and used assets
- Applicable to fixed or **moveable revenue-generating equipment** (excluding fixed property)
- Supplier paid directly by Merchant Capital within 24–48 hours
- Potential VAT reclaims and **tax-deductible repayments***

Tax & cash flow advantages

Asset Finance can provide additional financial benefits, including:

Improved cash flow management by spreading large capital purchases over time

Repayments that may be tax deductible

Potential upfront VAT reclaims

**Subject to applicable tax legislation and professional advice.*

How it works

Getting started is simple:

1 Apply for Asset Finance
Submit your application together with a valid supplier quote and 12 months' bank statements.

2 Credit assessment & approval
Our team reviews your application and confirms approval. Your supplier needs to issue an invoice addressed to Merchant Capital.

3 Supplier paid directly
Once approved and agreements are signed, we pay the supplier directly, typically within 24–48 hours.

4 Asset delivery & repayments begin
After delivery, provide the proof of delivery (POD) to Merchant Capital. Repay in fixed daily or weekly payments over your chosen term. Ownership transfers once the final payment is made.

Is your practice eligible?

Merchant Capital Asset Finance is available to established South African medical practices that meet the following criteria:

- Are registered South African entities
- Have been trading for 12 months or more
- Have a business registration number
- Generate R100,000+ in average monthly revenue
- Have a Net Asset Value or annual revenue exceeding R1 million
- Can provide a valid supplier quote
- Provide required documentation (12-month bank statements, supplier invoice, FICA and practice information)

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Asset & supplier requirements

To ensure a smooth funding process:

- Ensure the assets are tangible and enhance your practice operations
- Provide a valid supplier invoice addressed to Merchant Capital for payment
- Suppliers must be reputable South African businesses with verifiable details
- Note that Merchant Capital retains ownership of the asset during the term
- Ownership transfers to the practice once the final payment is settled
- Merchant Capital may contact the supplier directly regarding the asset if needed

Common use cases

Merchant Capital Asset Finance supports medical practices in acquiring equipment that enhances patient care, improves operational efficiency, and enables service expansion. Typical funding examples:

Diagnostic imaging equipment

Dental chairs and X-ray machines

Theatre or procedure room equipment

Practice management systems

Specialist treatment equipment

Why Merchant Capital?

A trusted funding partner to South African SMEs since 2012.

Merchant Capital is a leading provider of finance to SMEs through its customised, technology led lending solutions. The company is committed to ensuring the highest ethical standards in the alternative lending industry and is a founding member of the South African SME Finance Association (SASFA). Merchant Capital has provided over **R17-billion** in funding to over **70 000** businesses since 2012.

Ready to invest in your next phase of growth?

Apply today and secure the equipment your practice needs to expand capacity, enhance patient care, and grow with confidence.

FIND OUT MORE

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