Stream.

MAKING MORE HEALTH POSSIBLE



FIELD NOTE · COMMUNITY CLINIC

The money is real. She just can't reach it.

A cash-flow trap that has nothing to do with how well a practice is run.

A founder-physician built a **community clinic** from nothing — primary care, a nonprofit street medicine program, and a growing clinical research site under one roof. She's profitable. She's relentless. And every month she watches money she has already earned sit in a payer cycle that runs **60 to 90 days**, while payroll, rent, and supplies don't wait. The work is done. The cash just can't reach the ones on the front lines making more health possible.

A BETTER ANSWER THAN WAITING — OR BORROWING

We buy what you've already earned, so cash reaches you in days.

No debt. No monthly payments. No personal guarantee.

1

You share what you've earned

Claims, grants, or invoices you're still waiting on.

2

You choose what to sell

A fast offer — you pick which receivables go to Stream.

3

We buy them outright

A purchase, not a loan, at a small discount.

4

We take on the wait

The payer pays us. The wait and the risk are ours.

Speed of trust, not speed of debt.

> *We would have gone out of business, without question.*
>
> FOUNDER · HOME-BASED HEALTHCARE COMPANY

> *Stream gave us breathing room to confidently launch new studies — and to refinance that expensive loan.*
>
> OWNER · INDEPENDENT CLINICAL TRIAL SITE

BUILT FOR INDEPENDENT PROVIDERS WHO CARRY THE WORK BEFORE THEY'RE PAID

Behavioral & mental health · Dental · PT, rehab & ABA · Clinical trial sites · Home health · Healthcare nonprofits · Community clinics

Doing the work now and waiting months to get paid is a **timing problem, not a credit problem** — and it shouldn't cost you your next hire or your next location. **Let's talk.**

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