

# VendorFS

## Gulf Region

*One Stop Shop*

**VendorFS (Vendor Financial Service)** is a UK company focused on providing innovative financial products to vendor's customers and channel partners *in EMEA, LatAm and India* to create WIN-WIN-WIN solutions for vendors, dealers and customers.

We develop customised finance programs tailored to our vendor's products and end-users'/channel partners' finance needs.

**Our finance products** help customers to

- increase efficiency of upgrading equipment
- reduce the cost of ownership
- structure payments in line with project development, budget, cashflow and CAPEX/OPEX requirements



### Gulf Matrix

	UAE	KSA	Qatar	Oman	Kuwait	Bahrain
Currency	USD, Emirati Dirham	USD, Saudi Riyal	USD, Qatari Riyal	USD, Omani Rial	USD, Kuwaiti Dinar	USD, Bahraini Dinar
Min amount	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Max tenor	up to 3-5 Years	up to 3-5 Years	up to 3-5 Years	up to 3-5 Years	up to 3-5 Years	up to 3-5 Years

### Finance Products

	✓ (if vendor supports)	✓ (if vendor supports)	✓ (if vendor supports)	✓ (if vendor supports)	✓ (if vendor supports)	✓ (if vendor supports)
Operating Lease						
Finance Lease	✓	✓	✓	✓	✓	✓
Islamic Lease (Ijara)	✓	✓	✓	✓	✓	✓
Conventional Loans	✓	✓	✓	✓	✓	✓
Islamic Loans (Murabaha and Commodity Murabaha)	✓	✓	✓	✓	✓	✓
Installment Sales (factoring)	✓	✓	✓	✓	✓	✓
Channel Finance	✓	✓	✓	✓	✓	✓
LC with post finance	✓	✓	✓	✓	✓	✓

### Value for Customer

\* Match payments for new equipment to revenue generated by the project  
\* Pay as You Grow

\* Replace equipment when obsolete.  
\* Increased efficiency, productivity and profitability by upgrading equipment

\* Ability to use both CAPEX and OPEX budgets  
\* Reduced cost of ownership without risk  
\* Improved cash flow / budget management  
\* Improved ROI, OIBDA-CAPEX, ROA, CAPEX/REVENUE, PBP

\* Finance solution for the total project (HW, SW, service, licences)

\* Multi-vendor finance, including vendor's programs

\* Fixed payments over 3-5 years

\* Simple documentation

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