

VendorFS

Country Profile: Egypt

Customised Finance Solutions



VendorFS focuses on providing innovative financial products to vendor's customers and channel partners in EMEA, LatAm and India with the ultimate goal of generating WIN-WIN solution for vendors and customers.

Our aim is to help customers to

- increase efficiency, productivity and profitability of vendor products' upgrade
- reduce the cost of ownership
- structure payments in line with project development, budget, cashflow and CAPEX requirements

Value for the vendors:

As a result, innovative financial solutions can help vendors:

- Generate increased sales
- Deliver 100% upfront cash to the vendor, while customers are supposed to pay within 5Ys to the bank
- Win key projects
- Shorten the sales cycle, decrease DSO(Days Sales Outstanding), eliminate the risk of payment delay

With help of the best local finance partners, we provide:

1. Finance Lease

Currency: USD, EGP

Min Amount: 1 mln USD

Max Amount: no limits, subject to credit committee

Tenor: up to 3years

2. Assignment Agreement (Factoring)

It is simple:

- Vendor receives 100% from the bank within 5 days after delivery
- Buyer pays to local bank in one year or longer

Currency: USD, EGP

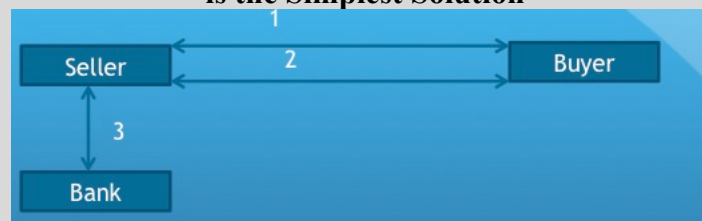
Min Amount: 200k USD

Tenor:

- international factoring up to 180 days or
- domestic factoring up to 2 years

Disclaimer: the projects are considered on deal-by-deal basis. Terms & Conditions and ability to fund the deal depends on several factors to be discussed separately for each of the customer.

Factoring (Assignment Agreement) is the Simplest Solution



A Seller provides deferred payment terms to a Buyer and sells payments (i.e., invoices) to a Bank (called a Factor).

Documents:

1. Sales Agreement with deferred payment terms
2. Notice that payments should be paid to the Bank
3. Assignment Agreement

Value for Customers

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

* Replace equipment when obsolete.
* Increase efficiency, productivity and profitability of vendor products' upgrade

* Ability to use both CAPEX budget within 3 years
* Reduce cost of ownership without risk, PBP
* Improve cash flow / budget management, ROI, OIBDA-CAPEX, ROA

* Finance solution for the total project: HW/SW/service
* Multi-vendor finance, including vendor's programs
* Simple documentation
* Fixed payments over 3 years

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