

VendorFS

Customised Finance Solutions

Vendor FS, Ltd:

Vendor FS, Ltd. (Vendor Financial Service) is a UK company focusing on providing innovative financial products to vendors' customers and channel partners in EMEA, LatAm and India with the ultimate goal of generating increased sales at no risk to vendors.

- Our managers have extensive experience working with leading financial institutions focused on vendor finance services in EMEA
- The same culture and the same finance technology as major vendor finance companies
- Network of banks/lease/factoring companies
- Unique finance programs
- Risk sharing
- Finance institutions and vendor cooperation

Vendor FS, Ltd. acts as vendors outsourced sales and BDM team in selected EMEA countries providing to customers and channels customised finance programs tailored to vendors' products (HW/ SW/ services/ licenses/ maintenance) and end-users'/channel partners' finance needs



Our aim is to help customers to

- optimise the way they use vendors' products, offering a risk-free way to reduce the cost of ownership
- structure payments in line with project development, budget, cashflow and CAPEX/OPEX requirements

Finance Products:

- Finance and operating lease, loans, assignment agreements, installment sales, sales-lease-back
- Programs: Pay as You Grow, Capacity on Demand, Partnership Model
- Tenor – up to 3...5Y, q-ly payments, downpayment - 0%
- Currency –USD, EURO, Rub, KZT, EGP, RSD

<i>Value for Vendor</i>	<i>Value for Channels</i>	<i>Value for Customer</i>
* Competitive Advantage * Up-front cash from finance companies	Match payments to the vendors to payments from customers	* Match payments for equipment to revenue generated by the project * Pay as You Grow
Increased market share through new customer groups	Increased market share through new customer groups	* Ability to use both CAPEX and OPEX budgets * Reduced cost of ownership without risk * Improved cash flow / budget management * Increased RoI, IRR, NPV. Reduced PBP
Shorter sales cycle	Shorter sales cycle	An option to replace equipment when obsolete. Increased efficiency, productivity and profitability of Vendor products' upgrade
Lower DSO (Days Sales Outstanding)	Finance for working capital	* Simple documentation * Fixed payments over 3-5 years
No risk of payment delay	No risk of payment delay	* Finance for the total project * Multi-vendor finance, inc vendor programs

The Riverside Centre, 40 High Street, Kingston Upon Thames, Surrey, KT1 1HL

Mikhail Gruzer, Managing Director: +44 77 17 54 03 74, +7 985 860 1925, mgruzer@vendorfs.co.uk

© Copyright, VendorFS, Ltd, 2013. Material may not be reproduced or transmitted without VendorFS, Ltd permission