

# VendorFS

## Latin America Save Money, Decrease TCO

**VendorFS, Ltd (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, with help of finance partner, 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

- **Countries covered with help of finance partner:** Mexico, Costa Rica, Dominican Republic, El Salvador, Guatemala, Panama, Puerto Rico, Brazil, Colombia, Peru
- Tenor – up to 3Ys
- Currency – USD, local currency

Lease:

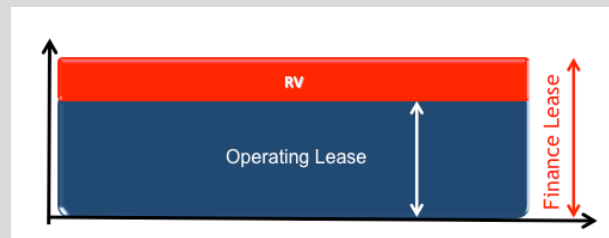
- Fair Market Value
- Managed Option
- Full Payout
- Structured lease products

As a technology and financial partner, we customise the right business solution in fixed predictable payments, enabling customer to implement a complete solution and lower TCO

- TCO = Total Cost of Ownership = acquisition cost + operational cost + administrative cost + utilization cost + finance cost



If you like to reduce cost of ownership and enjoy OPEX or CAPEX



- Technology is evolving rapidly. The equipment may be obsolete in just a few years.
- Why buy boxes and pay 100%?
- Option to replace equipment when you need it. In this case, customers have a chance to pay not 100%, but the amount decreased by Residual Value (RV)

**End-of-Lease Options after 3 years:**

1. Technology Migration (if you want to replace)
2. Fixed-Term Extension (if need equipment for 1...2Ys)
3. Return the Equipment (you save up to 15%)
4. Purchase the Equipment at market price (if you need equipment for more than additional 2...3Y)

### Value for Customer

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

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

\* Fixed payments over 3-5 years

\* Replace equipment when obsolete  
\* Increased efficiency, productivity and profitability of vendor products' upgrade

\* Finance solution for the total project (HW, SW, service, licences)  
\* Multi-vendor finance, including vendor's programs

\* Simple documentation