

VendorFS

Customised Finance Solutions

VendorFS (Vendor Financial Service) is a UK company focused on providing innovative financial products to vendor's customers and channel partners in *EMEA and India* with the ultimate goal of generating WIN-WIN solution for vendors and customers.

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

Our aim is to help customers to

- optimise the way you use vendor products
- reduce the cost of ownership
- structure payments in line with project development, budget, cashflow and CAPEX/OPEX requirements

Finance Solutions:

- Finance Products:
 - Finance lease
 - Operating lease
 - **Managed Option**
 - Loans
 - Assignment agreements
 - Instalment 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, local currency: RUB, ZAR

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

If you prefer CAPEX, we can offer assignment agreement, lease, and loan

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%?
- It might be reasonable to have a lease with option to replace when you need. In this case, customers have a chance to pay to lease company 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	* An option to replace equipment when obsolete. * Increased efficiency, productivity and profitability of vendor products' upgrade
* 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 * Reduced 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