

VendorFS

South Africa

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

- **Country:** South Africa
- Tenor – up to 3Ys
- Currency – USD, ZAR

Finance products:

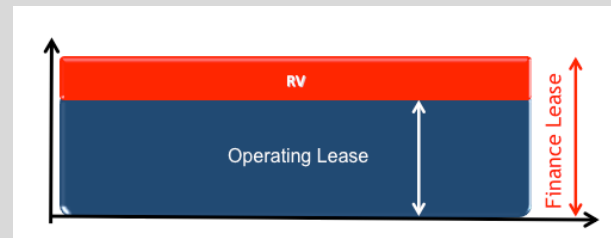
- Operating Lease
- Managed Option
- Finance Lease
- Factoring
- Credit Insurance

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

- $TCO = \text{Total Cost of Ownership} = \text{acquisition cost} + \text{operational cost} + \text{administrative cost} + \text{utilization cost} + \text{finance cost}$



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 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

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