

# VendorFS

## Country Profile: Kenya

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/OPEX 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

### Loan

Currency: USD (if revenue in USD), KZT - Kazakhstani Tenge

Min Amount: 1 mln USD

Max Amount: no limits

Tenor: up to 3-5 years

### LC with postfinance

Currency: USD (if revenue in USD), KZT - Kazakhstani Tenge

Min Amount: 1 mln USD

Max Amount: no limits

Tenor: up to 3 years

### Finance Lease

Currency: USD, EURO, KZT - Kazakhstani Tenge

Min Amount: 1 mln USD

Max Amount: no limits

Tenor: up to 3-5 years

### Assignment Agreement

Currency: USD (if revenue in USD), KZT - Kazakhstani Tenge

Min Amount: 1 mln USD

Max Amount: no limits

Tenor: up to 3 years

### Instalment Sales through Channel Partner Finance (Back-to-back loan)

Currency: USD (if revenue in USD), KZT - Kazakhstani Tenge

Min Amount: 1 mln USD

Max Amount: no limits

Tenor: up to 1 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*

### 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 3-5 years