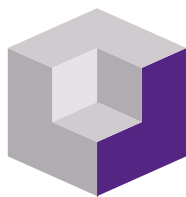




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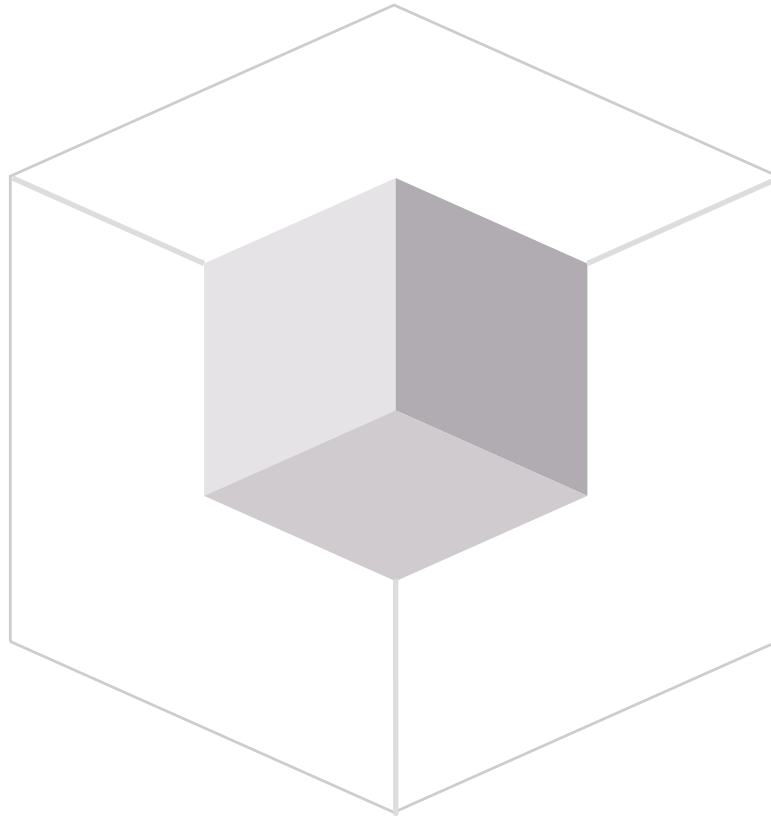


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....From Your Vendor Finance Programme?

Giving customers the ability to continually invest in technology is the dream of many vendors. Infrastructure Finance Limited ("IFL") have the experience and expertise to allow you to do so by making available a range of innovative financing solutions to help your customers acquire your products.

By offering the technical solution and the means to pay for it through your own finance programme, you become the single point of contact for all of the commercial negotiations, thereby reducing management time spent on the procurement process. Partnering with IFL will allow you to offer the benefits of a finance programme but avoid the set up and running costs involved.

IFL understand the technology selling process and are seen by vendors as "sales" rather than "financing" orientated, thereby integrating into the sales force seamlessly.

BENEFITS TO THE SALES PROCESS

Releasing Suppressed Demand for Your Product

Access to capital is often the most significant constraint on a customer's purchasing process. Offering finance can remove that constraint and so release the demand for technology from your customers.

Winning Larger, More Profitable Orders, Sooner

Experience has shown that customers who use finance not only place new orders more frequently, they more readily include margin rich "like to have" as well as "must have" products in the order. They tend to focus on the budget and cash flow impact of the finance, rather than pushing you for more discounts on the outright purchase price.

IFL's staff have achieved penetration levels of up to 70% on some of their managed finance programmes which converts into substantial sales and profit benefits to the vendors concerned.

Improved Cash Flow

Financed contracts are normally paid out to the vendor within a few days of the documents being signed and the equipment delivered. As the volume of business financed increases there is a consequential reduction in your overall debtor days.

Improvement to Account Control

Moving customers onto finance helps you to start managing their technology spends, which in turn gives you improved account control. Customers will need to talk to IFL, as the provider of finance, before they make any changes to their existing technology. This early contact is communicated back to you and allows an immediate sales response before any of your competition is introduced to the process by the customer.

Business Benefit Pricing

IFL can allow customers a way of matching the "benefits" of a project or investment with the "cost" by aligning the payment profile with the expected benefits.

Business benefit pricing will bring technology projects to the top of the list for board approval, as the pay back period for projects is dramatically improved.

Deferred Payment Terms

Using the latest financing techniques IFL can help you offer deferred payment terms to customers without affecting your debtor days.

Conclusion

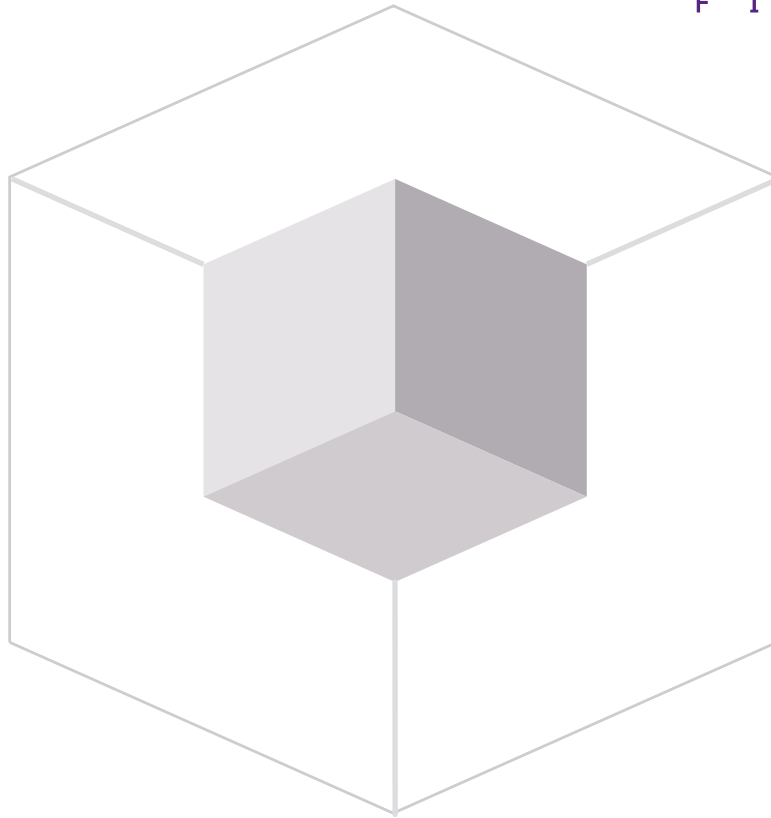
Partnering with IFL will allow you to start using finance as a real sales tool. We will work with you to maximise opportunities and help you to achieve your sales goals. We will also show you that finance can be used to protect your customers from the competition.

IFL will help to integrate finance into your product offering and allow your sales force to overcome one of the primary objections that customers have about placing an order: their lack of capital budget.



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Features and Benefits of a Vendor Finance Programme

FEATURES

Releasing suppressed demand for your product

Winning larger, more profitable orders, sooner

Improvement to account control

Business benefit pricing

Improved cash flow

BENEFITS

Enables sales target to be achieved

Achieve sales, margin and profit targets

Customer retention is improved

Brings forward return on your proposal without offering increased discount

Cash collection targets for sales and company are achieved.



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About Us

Infrastructure Finance Limited ("IFL") focuses on helping vendors to sell and customers to acquire the correct technology solutions, packaged and financed in a way that maximises the benefits derived. We advise on and arrange funding for large structured technology finance transactions in the public authority and corporate markets.

IFL offer a range of products geared to "Solutions" financing for complete installation. This may include hardware, software, consultancy, training and even long-term maintenance contracts and other project services.

IFL are the only accredited business solutions partner of KBC Lease (UK) Limited, part of one of Europe's largest financial institutions. This gives us access to the resources and funding necessary to support pan European transactions.

Examples of the range of transaction sizes and customers that the management of IFL have worked on in the last ten years are:

- £20 million for Capita plc
- £6 million for Surrey County Council
- £20 million for EDS
- £13 million for Jarvis plc
- £10 million for Inland Revenue
- £12 million for Abbey National plc
- £6 million for BHS plc
- £20 million for WH Smith Sons & Ltd
- £10 million for National Savings
- Various other transactions from £50k to £5 million totalling over £100 million