

# FAST FORWARD YOUR TECHNOLOGY INVESTMENT PLANS



In business and in everyday life, technology influences how we work and interact in ways that were unimaginable just a few years ago.

Lombard are pioneers of technology asset finance and we've been providing it for over 20 years. Today, the forward-thinking approach means the list of technology assets we fund is ever-expanding.

Forward thinking finance.



## FOREWORD



The rapid evolution of technology calls for agility, not just in how you deploy it but in your approach to financing it too. From handheld devices to 3D printers, AV equipment to IT infrastructure, we're here to help you get what you need, quickly.

We combine innovation with long-standing experience in finance for technology assets. The result is an approach to finance that gives your business what it needs to optimise operations, enable your workforce and improve your customer experience.

We let you choose what works for you, from straightforward funding options to supply, installation and end-of-life disposal service. As the only UK asset finance company accredited by ADISA (Asset Disposal and Information Security Alliance) you can have complete confidence in the security of our disposal process.

We also know that for some businesses, technology is not just an enabler, it can also be a valuable commodity. Our innovative Intellectual Property Funding product enables companies to leverage the IP in their proprietary software to free up more working capital.

It's this kind of forward thinking finance that helps our customers drive growth.

**Keith Nowland**

Technology Sales Director, Lombard



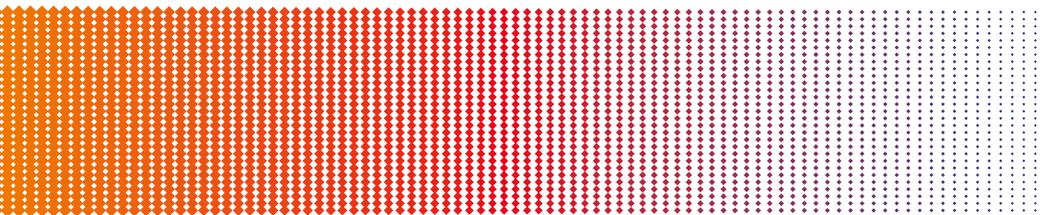
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# EMPOWER YOUR BUSINESS

To maintain your competitive edge you may need to invest in up-to-date technology, whether that's hardware – like hand-held devices, desktop computers and 3D printers – or software. Achieving this in a constantly changing environment calls for an agile, adaptable approach.

As technology has evolved so too has the way we support businesses. From a range of funding options including leasing, loans and hire purchase, to supply, installation and even end-of-life disposal services, we work closely with you and tailor our packages to suit your needs.

Asset finance enables you to be more agile and invest in game-changing technologies as they appear, and it could also remove the sometimes less apparent expenses of owning technology assets such as depreciation.



## WHAT MAKES US STAND OUT?

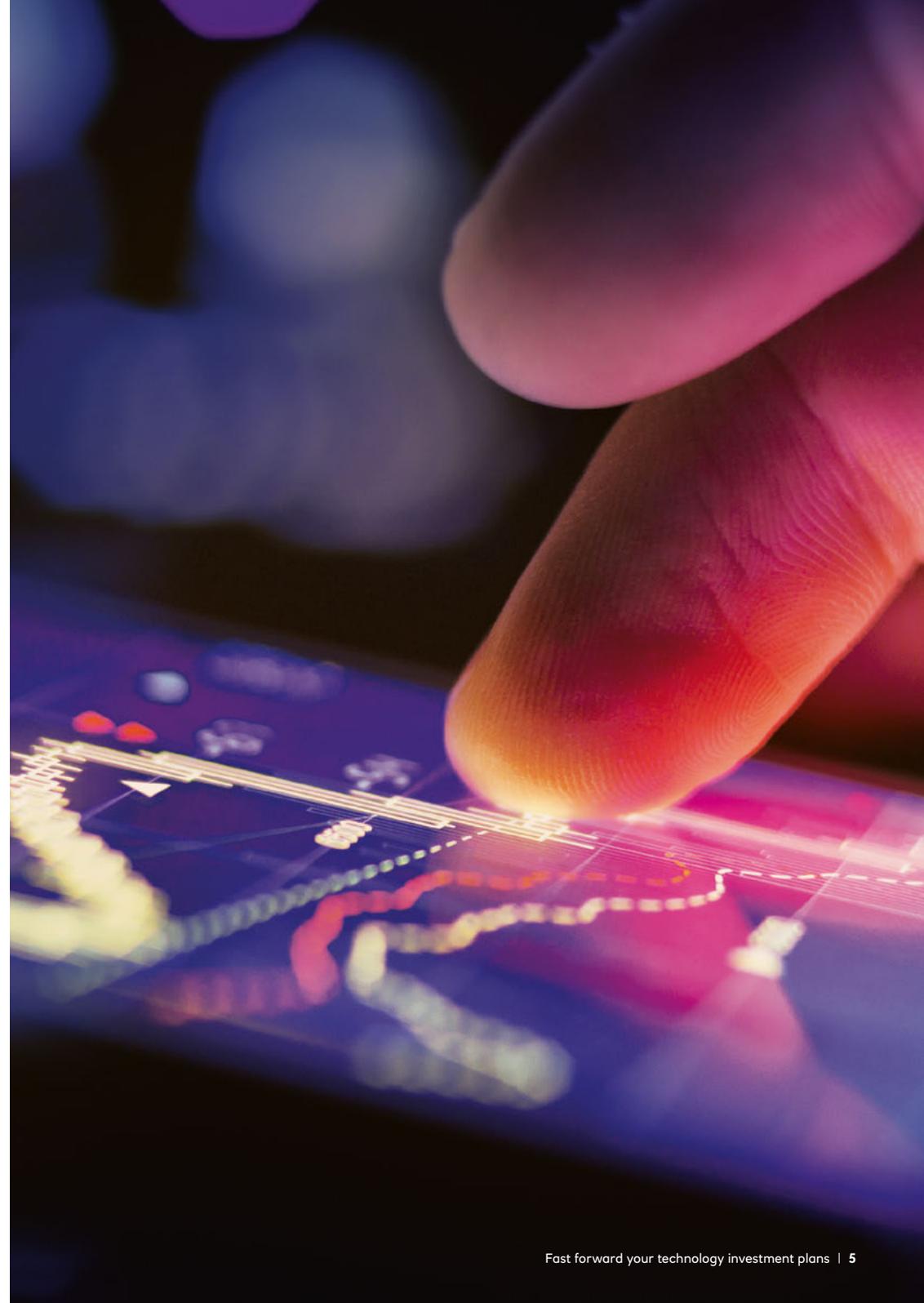
At Lombard, our appetite for lending is second to none and we've been doing it for 150 years.

But it's our pioneering attitude that makes us stand out from the crowd. Nowhere is this more apparent than in innovations like our Intellectual Property Funding Solution, which we developed in response to the growing value of customers' intangible software assets.

Our knowledgeable and responsive Relationship Managers understand the evolving possibilities of technology asset

finance; they listen closely to customers' needs and offer responsible and intelligent solutions, tailored to specific requirements.

This forward thinking, flexible approach is just one of the reasons we have won 'Best Leasing & Asset Finance Provider' in the Business Moneyfacts Awards for ten consecutive years.



# TECHNOLOGY ASSETS WITH ADDED COST CONTROL

## Flexible options

We prepare tailored finance packages that help businesses to acquire assets without over-stretching their working capital.

## Eliminate uncertainty

Budget is fixed for the length of the asset finance contract, so you can budget accurately.

## Minimise the risks of ownership

With our leasing products, we purchase the asset then rent it to you over an agreed term, for an initial outlay plus a fixed monthly rental that's tailored to meet your cash flow needs. When the lease term is over, you don't own the asset but you may be eligible for a portion of the resale value if certain conditions are met.

## Release cash tied up in existing assets

We can finance equipment you have already purchased in order to release capital back to you.

## Budget flexibility

Capital Expenditure or Operating Expenditure? Depending on the future residual value of the assets involved, you maybe be able to structure transactions as either op ex or capex. For assets being refreshed regularly, a strong Residual Value (RV) position can significantly reduce total payments, increasing your Return on Investment. Our expert Relationship Managers can discuss the finer details of this with you.

## Open up additional credit lines

Asset finance complements the cash resources you already have, as well as other bank credit lines such as overdrafts and loans.

## Cut wasted spending

If you'll only use an asset for part of its life, the finance terms will reflect that.

## End of life disposal

We can safely dispose of assets on your behalf in full compliance with the WEEE (the Waste Electronic and Electrical Equipment Directive). And, as the only ADISA (Asset Disposal and Information Security Alliance) accredited asset finance company in the UK, you have the reassurance of knowing that our disposal of data carrying assets is carried out to the highest standard.



# A RANGE OF FINANCE OPTIONS

With a choice of funding options to suit your requirements, we can finance assets across the spectrum from major infrastructure projects to smaller devices.

## Residual value lease

We invest in the residual value of the assets in order to lower your payments over the life of the agreement. This can be classed as an operating lease if you meet certain criteria.

## Sale and leaseback

This transfers the ownership of your existing asset to us. You continue to use the asset by leasing it from us.

## Finance lease

Under this agreement, your business makes rental payments over an agreed term. You don't own the asset, but we give you a substantial share of the resale value at the end of the term.

## Intellectual Property Funding

Our pioneering Intellectual Property Funding solution allows you to leverage the Intellectual Property (IP) in software developed by your organisation. This releases cash for reinvestment in further software development or elsewhere in the business.

## Commercial loan

This is a way to fund technology assets that are directly linked to capital expenditure, but which aren't suitable for leasing or lease purchase.

## Hire purchase

Over the course of a hire purchase agreement, you make regular payments and have an option to buy your asset at the end of the contract. Or you can return the asset to us.

# MORE THAN FINANCE

Our specialist sales team will help you understand the lifespan and associated value of your technology investment.

They can also help you make the most of your Annual Investment Allowance using HP arrangements. But because technology assets are in a category of their own, our support goes far beyond funding. Our added value end-to-end service encompasses everything from initial investment decisions to end-of-life disposal arrangements.

## Invoice management facility

Save time and money by simplifying the administration involved in managing multi-asset supplier payments for hardware or software assets. We could take on a variety of your suppliers and invoices and schedule them into one lease agreement or a series of lease agreements.

## Supply

Our technology supply service is manufacturer-agnostic and customer focused. Through our strong alliances with Tier 1 suppliers we can procure the technology assets you need and ensure the funding arrangements are a true reflection of the assets' net worth. We will help you identify what you need quickly, and our straightforward ordering and quoting simplifies the process and helps secure the best price.

Our in-house service simplifies the process of procurement and leasing of essential technology and gives you the benefit of more direct audit trails. We work closely with you to roadmap your future needs and deliver next generation technology to ensure continuity of supply and performance.

## End-of-life disposal

We manage the process of disposing of assets in accordance with regulations. And we're the only ADISA (Asset Disposal and Information Security Alliance) certified technology finance company in the UK.

Pioneers of technology asset finance, we've been providing it for over 20 years.



# UNLOCK THE VALUE OF YOUR PROPRIETARY SOFTWARE

If your business has developed its own software and owns the intellectual property, it's worth having a conversation about Intellectual Property Funding.

This unique idea is a game changer in the world of asset finance and a good example of what we mean by 'Forward thinking finance'.

## A logical solution

A company's intangible assets – including knowledge-based assets such as business critical software and the intellectual property (IP) associated with it – are increasingly recognised as having significant value. Our Intellectual Property Funding is an innovative asset finance solution designed to unlock the hidden value of your software IP.

We take title to the software from you and then license it back to you for an agreed term. You get to continue using the software while simultaneously leveraging its value to unlock the capital you've already invested in it.

This approach provides a fresh injection of working capital that you can invest elsewhere in your business.

# WHAT IS INTELLECTUAL PROPERTY FUNDING?

How it works in 6 easy steps:



# LET'S GET STARTED

To find out how we could help your organisation, ask for a free consultation with one of our relationship managers:

Email us [enquiries@lombardts.com](mailto:enquiries@lombardts.com)

Call us on **020 8236 7800** (Lines open Mon Fri, 9am 5pm)

Text Relay **18001 020 8236 7935**



## Forward thinking finance.

All information featured in this guide is for illustration only. All statements concerning taxation are based on our best understanding of current legislation. Levels and bases of taxation can change at any time. The contents of this guide do not constitute legal, tax, financial planning or any other advice.

### **Asset Finance**

Security may be required. Product fees may apply. Over 18s only. Subject to status, business use only. Eligibility criteria applies to Asset Finance. Any property or asset used as security may be repossessed or forfeited if you do not keep up repayments on any debt secured on it.

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Registered Office: 280 Bishopsgate, London EC2M 4RB.

Lombard Technology Services Ltd. Registered in England No. 2039637.  
Registered Office: 280 Bishopsgate, London, EC2M 4RB.

