



Commercial Finance

Enhanced Financial Solutions

For more information about how Commercial Finance can benefit you and your customers, please contact us at:

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We put partnership in financing

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De Lage Landen Commercial Finance

- Optimise your profits
- Increase sales
- Improve your cash flow
- Influence your balance sheet ratios positively

De Lage Landen offers an array of commercial finance solutions specifically designed to provide substantial value for each part of the distribution channel. By partnering directly with vendors on a private or quasi-private labelled basis, De Lage Landen provides their channel partners—suppliers and dealers with world-class Inventory Finance and Floor Planning products that can be delivered and serviced globally.

De Lage Landen is made up of leasing professionals with extensive industry-specific knowledge and expertise. Because we focus only on selected global markets, technology, office equipment, healthcare, food and agriculture and materials handling and construction, and go to market only through vendor/partners, we are able to provide deep value to all channel partners. Each business unit's organisational structure has its own unique value-add within the marketplace it services. This results in highly specialised, responsive products and support.



Total Distribution Chain Focus

De Lage Landen Commercial Finance provides enhanced financial solutions for vendors of De Lage Landen. With tailor made products based on Floor Planning and Inventory Finance, we can help you improve your cash flow and boost your sales. Commercial Finance solutions are designed to provide support from the time a manufacturer buys components from his supplier to the delivery of the finished goods to a dealer network, to the acquisition of these goods by an end-user.

De Lage Landen Commercial Finance is focused on providing the most benefits to the entire Distribution Chain; from supplier to end-user.

De Lage Landen Distribution Chain



FLOOR PLANNING	INVENTORY FINANCE
<ul style="list-style-type: none"> • Large Ticket business • Financing of specific assets • Major structure: <ul style="list-style-type: none"> – Vendor to dealer/reseller 	<ul style="list-style-type: none"> • Small Ticket Business • Financing of invoices • Major structure: <ul style="list-style-type: none"> – Vendor to dealer/reseller or supplier to vendor

Commercial Finance Products Inventory Finance



VENDOR

Inventory finance is an essential component in a vendor's service offering to their dealers and resellers. Vendors not only enjoy increased sales and market share, but they can also benefit by using their vendor's funding program to cost-effectively finance needed components.

By offering this service, a vendor can enjoy early payments on shipments, limitations on risks related to dealer payments, and no more labor-intensive rebate discussions and paperwork.

Vendor Benefits:

SUPPLIER TO VENDOR PROGRAM

- Increase your Days Payable Outstanding while at the same time speeding up your payments to suppliers
- Profit from invoice discounting offered by your supplier resulting in direct profit and loss advantages
- Reduce your working capital without affecting your balance sheet ratios (accounts payable)

VENDOR TO DEALER/RESELLER PROGRAM

- Increase your short term liquidity and better cash management to suit your cash flow requirements
- Early payments on shipments
- Limited risk on dealer payments
- Avoid rebate discussions with dealers/resellers

Your supplier also can benefit from Inventory Finance with immediate payment for delivered goods and improved balance sheet ratios (accounts receivable).

DEALERS

Dealers who utilize De Lage Landen's Inventory Finance product automatically give themselves the competitive advantage by having more equipment on hand for faster delivery time and time again. Our inventory finance solution pays on the day goods are received, and offers attractive pay back schedules for up to 6 months. This helps eliminate problematic and time-consuming rebate activities undertaken by vendors and dealers, while helping to achieve maximized discounts. The result—ready-for-sale inventory for the end-user and maximized cash flow, achievable discounts and flexibility for dealers and vendors.

Dealer Benefits:

- Discount on purchase
- Additional credit facility without affecting existing credit lines
- Flexible payment schedules that suit your dealer's cash flow requirements, resulting in better cash management

Commercial Finance Products Floor Planning



Cost-efficient and customer-effective stocking solutions are critical in many vertical markets. It's important to have inventory on-hand and ready-for-sale when an end-user is ready to buy, and simultaneously keep a tight reign on cash flow.

VENDOR

Vendors benefit, because they are instantly paid for delivered goods. Dealers want this service because it allows them to flexibly stock without affecting their credit lines.

Vendor Benefits:

- You get paid instantly for delivered goods
- Additional service offering to your dealer

DEALER

Dealers often use demonstration models without actually investing in profitable inventory. With our standard Floor Planning solution, vendor inventory is "consigned" to a dealer but paid and legally owned by De Lage Landen until the dealer pays.

Dealer Benefits:

- Flexible stocking
- Ability to keep more stock available without affecting existing credit lines

About De Lage Landen

The Real Value of a finance partner is measured in its financial strength and long-term commitment to your success.

Founded in 1969, De Lage Landen International is a leading provider of high-quality asset financing products to manufacturers and distributors of capital goods. We provide vendor finance programmes throughout an international network of over 20 countries throughout the world.

De Lage Landen is supported by global financial strength second to none. De Lage Landen is a wholly owned subsidiary of the Rabobank Group, one of the largest and strongest banks in the world. The Rabobank Group's financial health and stringent risk controls have earned it a Triple A rating by the international rating agencies Moody's and Standard & Poors. This financial backing means that De Lage Landen is a solid business partner – one you can count on.

De Lage Landen's business partners all benefit from these six important differences.

We invest in partnerships

Our most important asset is our commitment to forming long-term partnerships with our customers.

International capability you can grow on

De Lage Landen has extensive international experience and presence throughout Europe, Australia, Asia and the Americas.

Our strength is in our knowledge

De Lage Landen's policy to focus on selected industries has led to in-depth knowledge of its products and markets. Segmentation and specialisation is key to our ability to design creative financing solutions to real-world business problems.

Our goal is your increased sales and profits

De Lage Landen brings to a partnership the commitment to help our partners and customers increase their sales and profits.

Flexibility leads to win-win solutions

De Lage Landen creates and implements programmes designed to meet partners' individual sales, financing and business needs.

Our entrepreneurial instincts generate opportunities

De Lage Landen is a dynamic organisation, skilled at assuming and managing risk for growing and developing our partnerships.