Companies are seeking to accelerate their journey to hybrid cloud and AI and to become a digital enterprise that delivers innovation. To fund this transformation, they need new thinking, a flexible strategy, and a portfolio of innovative financial solutions that support their needs for return on investment, liquidity and cash flow.

IBM Project Financing™ provides customized payment plans for your complete IT solution, including IBM® software, Red Hat®, IBM Services® and IT infrastructure solutions.
Also shown in the chart are the project payments with IBM Project Financing, which improves upfront cash flow. It also increases the project’s net present value (NPV) since payments, even with reasonable financing charges, are pushed further out. Projects that are financed tend to realize a minimum of a 1% increase in value and upwards of a 5% improvement in the NPV of the project.¹

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An IT services company had hardware maintenance contracts that were set to expire, but it lacked the budget to afford a cost-effective, multi-year solution. IBM Project Financing provided a customized payment plan to help fund the needed maintenance services while staying within budget. The company was able to preserve cash to support other strategic initiatives, such as updating its IT environment.
An energy company was planning to modernize its IT environment with cloud-based solutions, but to preserve cash flow it needed a payment plan. IBM Global Financing provided a 12-month IBM Project Financing agreement with structured payments, which helped the client align its upfront payments to the anticipated benefits of its new IBM Cloud® capabilities.

Explore these potential benefits of a robust financial strategy:

– Payment solutions could help preserve cash and provide an alternate source of liquidity.
– Predictable payment plans could help optimize cash flow and potentially enhance ROI.
– Flexible payment solutions may help start projects sooner and reduce TCO by up to 14%.¹

IBM provides flexible payment solutions for IBM software, IT infrastructure, services, and Red Hat subscriptions and services that may help you start projects sooner, achieve your business goals more quickly and gain increased flexibility and agility.

For more information
To explore how we may help you accelerate your journey to hybrid cloud and AI with IBM Project Financing, contact us or visit ibm.com/financing.
IBM Global Financing offerings are provided through IBM subsidiaries and divisions worldwide to qualified commercial and government clients. IBM Global Financing lease and financing offerings are provided in the United States through IBM Credit LLC. Rates and availability are based on a client’s credit rating, financing terms, offering type, equipment and product type and options, and may vary by country. Non-IBM content which is part of an overall IBM end user client solution may also be eligible for financing through IBM Global Financing. Non-hardware items are financed by means of loans. Other restrictions may apply. Rates and offerings are subject to change, extension or withdrawal without notice and may not be available in all countries. IBM and IBM Global Financing do not, nor intend to, offer or provide accounting, tax or legal advice to clients. Clients should consult with their own financial, tax and legal advisors. Any tax or accounting treatment decisions made by or on behalf of the client are the sole responsibility of the client. For IBM Credit LLC in California: Loans made or arranged pursuant to a California Financing Law license.

¹ Financial & Strategic Benefits of IBM Flexible IT Financing Options, Finistics Solutions, 2021.