## IBM working capital solutions for Distributors

IBM Financing is focused on giving qualified IBM Distributors the power to grow their business and win in a demanding marketplace.

That's why we offer an extensive range of flexible commercial financing solutions. Each solution is designed to provide the financial leverage you need when you sell IBM products, so you can meet your short-and long-term growth and cashflow goals.

Take advantage of your working capital and grow your business. Improve cash flow with inventory and accounts receivables financing for IBM Distributors.

## For more information

Visit ibm.com/partnerworld/financing

© Copyright IBM Corporation 2020, IBM, the IBM logo, IBM Cloud, IBM Cloud Pak, IBM Z, and ibm.com are trademarks of International Business Machines Corp., registered in many jurisdictions worldwide. Other product and service names might be trademarks of IBM or other companies. A current list of IBM trademarks is available on the web at https://www.ibm.com/legalu/sen/copyrtade.shtml\_and select third party trademarks that might be referenced in this document is available at https://www.ibm.com/legal/us/en/copyrtade.shtml\_arde.shtml/sec\_tion\_4

IBM Financing offerings are provided through IBM subsidiaries and divisions worldwide to qualified commercial and governmentclients. IBM 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. This offering does not guarantee that credit will be provided. Non-IBM content which is part of an overall IBM end user client solution may also be eligible for 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 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 Cradit LLC in California: Loans made or arranged pursuant to a California: Financing Law license.

## What's in it for you?



IBM working capital financing solutions can help IBM Distributors

- Increase credit capacity
- Enhance financial flexibility
- Mitigate risk
- Strengthen reseller loyalty

## Key offerings

Inventory financing -

- Inventory financing allows your inventory to be optimized and readily available for resale to clients.
- It reduces pressure to pay based on standard terms and provides credit line flexibility for large orders and seasonal demands.

Accounts receivable financing –

- Accounts receivable financing provides continued access to working capital after product sale — with closer alignment to your cash conversion cycle.
- This type of financing provides financial flexibility to accelerate business growth and effectively manage cash flow demands.

