

Achieve financial flexibility with IBM Project Financing

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®, select services and IT infrastructure solutions.



Help optimize cash flow



Enhance return on investment and optimize total cost of ownership

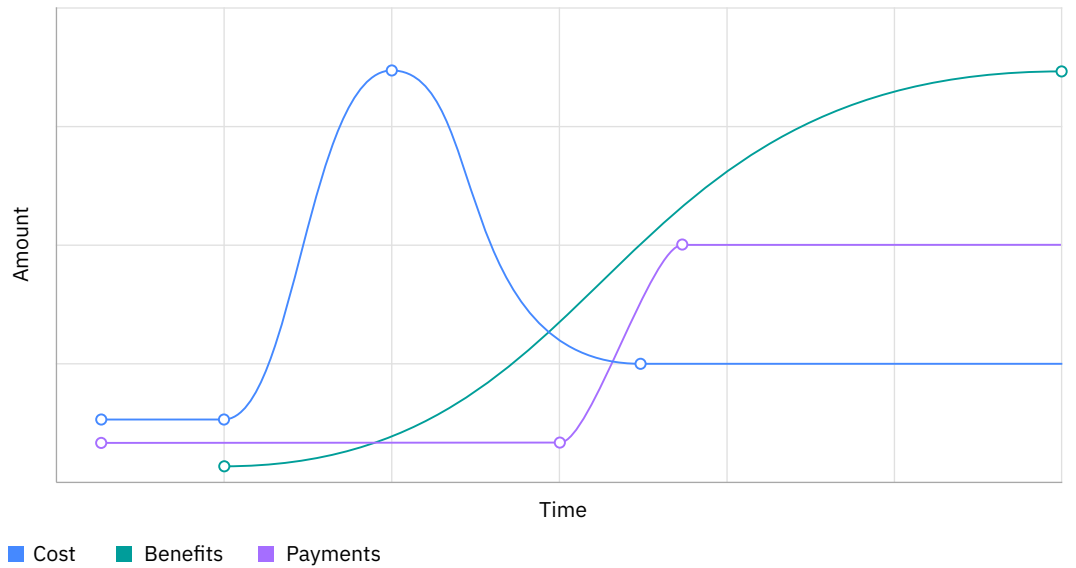


Align payments with anticipated benefits

**Accelerate
time to value**

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

Project Financing Cash Flow Illustration



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

**IBM clients are
poised for hybrid
cloud and AI success**

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 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

Why IBM?

IBM provides flexible payment solutions for IBM software, IT infrastructure, selected 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, visit ibm.com/financing.

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¹ [Financial& Strategic Benefits of IBM Flexible IT Financing Options](#), Finlistics Solutions, 2024.