

# SHORTEN THE SALES CYCLE

## Seize the Opportunity with Credit and Financial Services from Ingram Micro

Solution providers know that to beat the competition and win deals, they need to boost their buying power with flexible, competitive financing and credit options. Ingram Micro's Credit and Financial Services portfolio offers a comprehensive set of financial offerings custom-built to help IT channel partners capture more sales and minimize risk.

### LEARN

It's long been said that it takes money to make money. In the channel, what it takes to succeed is a ready source of credit to finance IT solutions while the opportunity with the customer is fresh. Solution providers need to seek out and secure well-rounded, professional financing options that complement their business models and sales cycles in order to grow their practices.

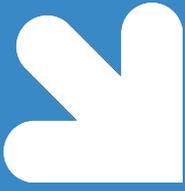
Not all solution providers are heeding that call.

Channel consultancy The 2112 Group found that more than 80 percent of VARs and IT solution providers rely on cash for growth investments and sales efforts. They pay for new products, partnerships, training and staffing from the same pool of funds being used for existing operations and fixed expenses. That short-sighted financial strategy leads to stagnation in a growth-challenged and risk-averse channel.

The rest tap mainstream bank lines of credit for future growth investments, but the terms of those instruments don't mesh well with the unique sales cycles in the IT channel. Such short-term credit infusions produce temporary sales increases, but do little to improve the fiscal health or sustained vitality of solution provider organizations. There's a better way.

A look at the Ingram Micro SMB 500, a list of the most successful SMB-focused partners working with Ingram Micro, finds a strong correlation between the use of distributor financial services and partner growth and profitability. More than 81 percent of high-growth SMB 500 solution providers take advantage of Ingram Micro credit services on a regular basis. In addition, faster-growing companies access available credit more than those with growth rates under 50 percent.

Financial services are a must-have for IT solution providers serious about expanding their reach and delivering greater business value to clients. Without the right financial partner, solution providers can't realize their full sales potential and can miss out on profitable opportunities.



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## INNOVATE

Gaining access to working capital can be challenging. Ingram Micro's Credit and Financial Services breaks down the barriers to success. The comprehensive portfolio of credit and financing options helps solution providers tap new markets, seize new opportunities and win more sales.

Ingram Micro's Credit Development team knows the channel. They work directly with solution providers to understand their businesses and purchasing needs in order to create custom-tailored credit solutions. Experts on the team carefully analyze each individual solution-provider business and will even perform on-site visits to craft a customized credit plan.

And they'll stay on the case, continuing to track partner progress to provide credit-line increases and alternative financing options as needs change and businesses expand. All of Ingram Micro's Credit and Financial Services can be accessed and managed through a single point of contact.

Credit and financial options fine-tuned for IT solution providers not only **help channel partners bolster their own business**; they can also be used to **add value to end-user offerings**.

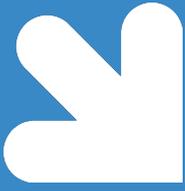
Credit and financial options fine-tuned for IT solution providers not only help channel partners bolster their own businesses; they also can be used to add value to end-user offerings. In a world where many organizations already see leasing and financing providers as strategic partners for managing their assets, Ingram Micro's Credit and Financial Services options allow solution providers to incorporate financing easily into a total IT solutions package.

Ingram Micro Credit Development experts can demonstrate proven ways to leverage financing options to show end-user customers creative and flexible ways to pay for new IT investments.

## GROW

Ingram Micro's Credit Development team has earned a reputation for fueling solution provider growth and profitability by providing flexible options covering net terms lines of credit, leasing, flooring, and other extended and end-user financing programs.

These options grow with the solution provider's business and address every stage of the partner's sales process.



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## Net Terms Lines of Credit

These credit lines support daily purchases and temporary or seasonal flow, so that solution providers can focus on growing their business and closing sales.

## Flooring

Ingram Micro has partnered with vendors to provide subsidized, extended-terms financing options through some of the world's largest financing firms, such as Wells Fargo, GE Capital, IBM Global Finance and DLL.

## Custom Financing

Ingram Micro specializes in finding ways to give resellers the credit they need to thrive. Custom financing options include Lockbox programs tailored to both public-sector and federal government deals. These escrow options formalize the payment process and let resellers take advantage of a one-time line-of-credit increase to accommodate larger deals.

Solution providers looking to finance deals beyond their normal line of credit can also opt for Select Source or Preferred Source end-user financing programs with back-office support designed especially for resellers. For a nominal fee, qualified partners can let Ingram Micro credit-qualify, invoice, and collect from end users on their behalf with no impact on the reseller's line of credit with Ingram Micro.

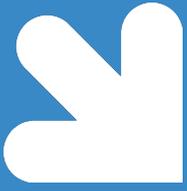
Ingram Micro also provides custom programs to supplement solution providers' working capital needs, as well as term loans that allow them to invest in the long-term growth of their businesses.

## Leasing

Ingram Micro Lease-IT is the distributor's unique, value-added financing solution offering competitive terms for partners serving customers of every size, from SMBs to enterprises. Solution providers are more likely to close deals with their end users when they offer a flexible payment solution, and Ingram Micro's leasing program provides partners with a wide range of tools to proactively offer financing with all of their equipment and service quotes. Leasing lets clients preserve capital and significantly reduce up-front costs in favor of fixed, monthly payments for easy budgeting.

Lease terms of 12 to 60 months create a built-in technology refresh cycle and, best of all, don't impact the solution provider's own credit line.

Ingram Micro also provides an Assignment of Proceeds process for any lease company that's financing a purchase through the distributor, allowing solution providers to place complete orders directly on a lease company's line of credit with Ingram Micro. This option preserves credit availability for the partner and reduces administrative overhead.



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## CONTACT US

Resellers should contact their Ingram Micro Credit Development Analyst to discuss all available options. Those who don't know how to reach their Credit Development Analyst should contact Ingram Micro Financial Services at [financialservices@ingrammicro.com](mailto:financialservices@ingrammicro.com).

For leasing options, contact [Lease-IT@ingrammicro.com](mailto:Lease-IT@ingrammicro.com).