

Distribution Finance



GE Capital



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We differentiate ourselves
by not just being a
supplier, but by being
a long-term partner.

JEFF IMMELT, CHAIRMAN AND CEO GE

A BETTER WAY TO DO BUSINESS

GE Capital offers specialist distribution finance, providing solutions for all organisations involved in the supply chain.* From supplier to manufacturer and distributor to dealer, we partner with you to help grow your business. We provide a line of credit for the exclusive purpose of financing inventory for sale through our tailored products including Floor Plan/Inventory Finance, Import Finance, Channel Finance and Dealer Retail Finance.

Furthermore, GE Capital understands the need for a value-added financing source. It starts with a better understanding of your business, your industry and your equipment. Not just your balance sheet. It's why we service over 2,000 customers across Australia and New Zealand, and finance in excess of \$2 billion worth inventory at a local level.

*All applications for finance are subject to normal lending and credit criteria. Terms, conditions, fees and charges apply. The information contained within this booklet is general in nature. It serves as a guide only and does not take into account your personal objectives, circumstances or financial needs. Before you act on this information you should seek independent legal and financial advice.



COLLABORATION BASED ON INDUSTRY EXPERTISE

GE Capital is Australia and New Zealand's largest distribution (floor plan/inventory) financier. With 40 years' experience, we have developed relationships with manufacturers, distributors, dealers and importers across a wide range of industries including:

- Caravan/RV
- Motorcycles
- Marine
- Agriculture
- Lawn and Garden
- Construction/Mining
- Transportation
- Technology
- Electronics/Appliances
- Music





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Their flexible approach and willingness to work with us to create the best product allows us to showcase the very best of our equipment. This is critical to our sales process.

MARC CARDACI, CHIEF EXECUTIVE OFFICER
CFC GROUP

How your business can benefit:

GROW YOUR SALES

- increased liquidity
- extended payment terms
- flexibility for seasonality
- product availability

REDUCE YOUR RISK

- outsource dealer risk
- extend dealer credit lines
- single payment source
- save credit insurance costs

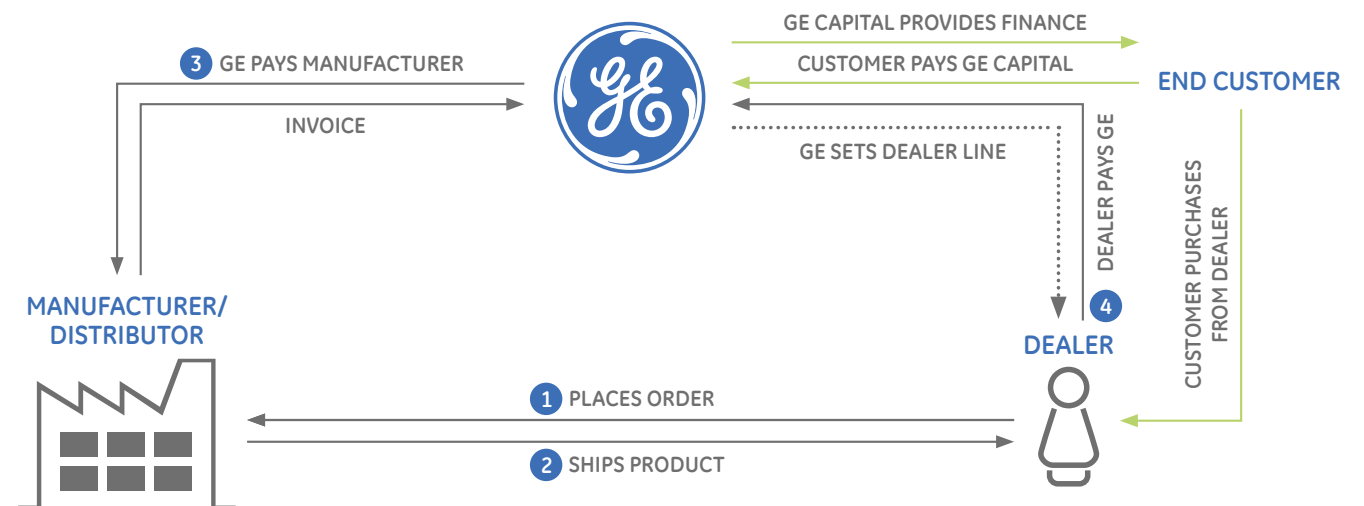
ENHANCE LIQUIDITY

- release capital invested in assets
- consistent payment
- reduce 'days sales outstanding'
- improve balance sheet ratios and
- return on capital
- increase credit lines

DISTRIBUTION FINANCE CAN HELP YOU MAKE THE MOST OF EVERY OPPORTUNITY

GE Capital will work with you to tailor a financial solution that will help drive your business performance for today and tomorrow.*

End-to-end distribution finance solutions



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It's an ideal solution that allows our dealers to carry a greater number of products. They're the kind of solutions you want from a finance partner and it's the reason we've been with GE Capital for thirty years.

GERRY RYAN, FOUNDER AND CHIEF EXECUTIVE OFFICER
JAYCO



FLOOR PLAN / INVENTORY FINANCE

Our tailored financing enables your business to carry more product, so you can generate more sales. It also improves cash flow and frees up more working capital, allowing you to invest it back into your business.

So whether you're a distributor looking for a way to assist your dealer network, or a dealer in need of effective floor plan finance, GE Capital will work with you to tailor a solution that meets your specific business needs*:

How your business can benefit:

Distribution Finance benefits customers by:

- improving cash flow through guaranteed payment, reducing cash flow pressures and risk to account terms
- providing a dedicated inventory line of credit that leaves your traditional banking lines free for working capital requirements
- providing a credit line that helps you manage seasonal and geographical factors that may affect your business cycle
- creating savings on freight by providing you with the capacity to purchase in bulk
- driving more sales through:
 - access to a stand-alone line of credit dedicated to your inventory purchases
 - the ability to purchase and showcase a complete line of products
 - better co-ordination of seasonal purchases and new model launches
- providing a dedicated Relationship Manager who will service your account.

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GE Capital really align themselves to your business. Where clients have required certain payment plans, we've worked closely to customise the programs and close deals we wouldn't normally have been able to close.

DAVID ROSE, DIRECTOR OF STRATEGIC BUSINESS DEVELOPMENT
POLYCOM®

CHANNEL FINANCE

GE Capital's Channel Finance product provides manufacturers, distributors and resellers with a working capital solution aligned to the entire inventory and cash conversion cycle*.

We offer flexible channel financing solutions for industries including technology, electronics, appliances, lawn and garden, music, and more. Through our tailored financing solutions, suppliers and distributors are able to enhance their competitive market position by improving channel liquidity, outsourcing risk, facilitating growth, and improving business operations and cash flow.

How your business can benefit:

- enhance cash flow predictability: improved financial metrics resulting from certainty of cash
- outsource risk: relief from collection repayment risk, cash application and customer account activities as a result of channel customers sending payments directly to GE Capital, thereby enabling suppliers to focus on channel relationships
- improve efficiency: consistent payments provide the ability to release capital invested in assets and improved balance sheet ratios
- improve sales opportunities: extended channel credit lines and payment terms help manufacturers and distributors meet customer demand, and align their cash flow with customers' payments in order to maximise sales growth
- provide flexibility: Channel Finance provides open account customers with varying repayment term options.



GE CAPITAL'S LETTER OF ACCEPTANCE

Unique to GE Capital, our Letter of Acceptance (LOA) acts as payment guarantee from GE Capital to manufacturers and suppliers. Minimising costs and administration time, it is a more efficient way of managing supplier payments. A GE Capital LOA will also streamline your distribution finance as we deal directly with your manufacturer or supplier, ensuring inventory is paid for according to your agreed terms.

IMPORT FINANCE

GE Capital offers innovative and flexible distribution finance to importers who require overseas funding*.

We can provide your business with a line of credit and work directly with your supplier to facilitate payments.

Whether it's locally or globally, we have the capability to fund the flow of goods across your entire distribution network. Our services allow you to choose a finance solution that meets your specific business requirements.

How your business can benefit:

- provides you with more buying power, allowing you to import more inventory, more often
- eliminates having to access working capital to cover the shipping and transportation costs usually associated with importing inventory
- guaranteed early payment from GE Capital gives you access to supplier discounts
- dedicated importing team will manage your transactions while building relationships with both yourselves and your suppliers
- earlier supplier payments available so payments are made on sight of Bill of Landing rather than arrival into the country.

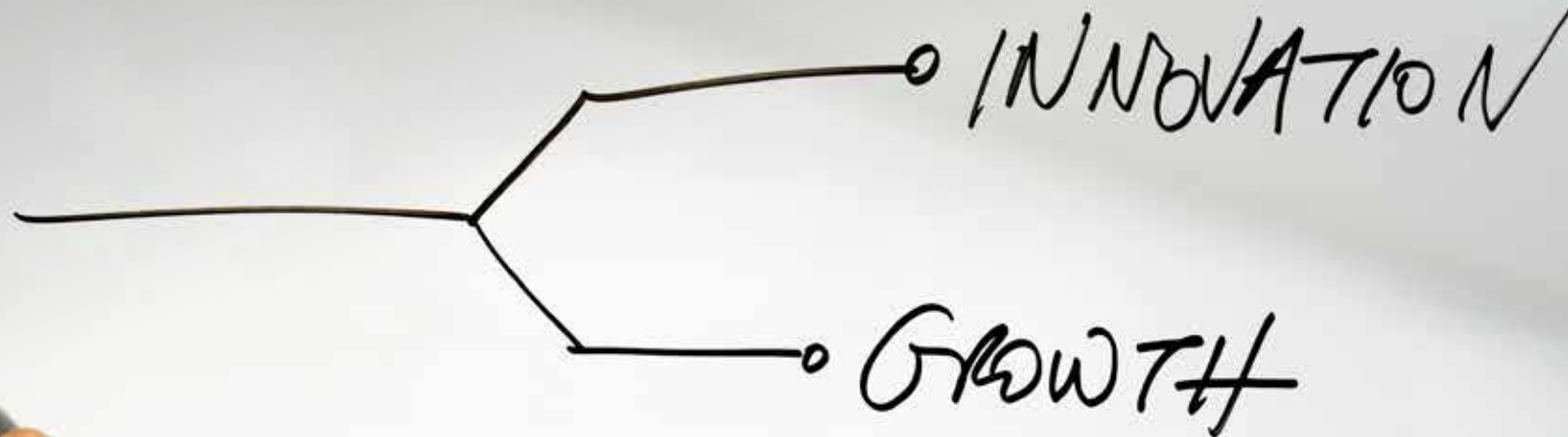
DEALER RETAIL FINANCE

Offering your customers a way to make their buying decision easier helps move inventory faster. Dealer Retail Finance provides your customers with finance solutions that help dealers generate more sales.

GE Capital offers a variety of consumer retail finance programs, some structured with supplier funding, that enables competitive, flexible and prompt financing terms for customers*.

In addition, GE Capital's retail finance solutions generate another source of revenue for dealerships through attractive commission and volume incentive plans.

STRATEGY



TARGET
MARKET
SHARE



GROWTH %

THE POWER OF ANALYTICS

GE Capital's online reporting and account management system allows you to manage your inventory and business finances easily and efficiently.

Gain a deeper understanding of your business including:

- available credit including limit and outstanding summaries
- finance per inventory item
- details of future, current due and past payments
- interest billings, both current and historical
- subsidised interest period expiry details
- inventory listings including:
 - invoice dates, serial numbers and product descriptions
 - outstanding amounts
 - cumulative interest by line or product number
- volume by supplier as both 'month to date' or 'year to date'.



To find out more visit GECapital.com.au or call 1300 352 513

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GE Automotive Finance Services ABN 80 004 187 419

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