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Hewlett Packard Enterprise

Building Investment Capacity in Small to Midsize Businesses

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HPE Financial Services (HPEFS) offers a broad range of cash-raising and finance options to help its small and midsize business customers grow and improve. This paper looks at the different programs and services HPEFS provides.

Highlights include:

- Subscription programs and budget allocation and disbursement analyses
- Conversion of legacy assets into funding for upgrades and refreshes
- Access to on-demand, pay-as-you go IT resources and services

Digital transformation describes a new take on business activities, processes, and models to better leverage the opportunities and capabilities that new digital technologies can deliver. In fact, modern businesses of all sizes and scale must constantly seek to grow and improve through implementing new technologies. In general, those new technologies should allow customers, partners, and suppliers to collaborate on demand. They should also help employees to become more productive. Especially for cash-strapped operations, this means finding ways to fund technology investment for new and improved technologies. In turn, this often requires trading current borrowing and cash commitments against future growth and gains it brings.

Hewlett Packard Enterprise (HPE) drives three essential outcomes for its customers: innovation, agility, and efficiency.

- **Innovation** occurs and improved productivity and resource utilization frees up people, time, and resources. This adds capacity and capability to identify, pursue, and implement new or improved business processes and capabilities.
- **Agility** comes from process orchestration and automation, which speeds execution and shortens the time required to respond to new or changing business requirements.
- **Efficiency** comes from task automation and optimization, which drives IT costs down. In turn, this frees up capital that can fund additional projects and activities.

Benefits of Aligning Technical Assets and Business Objectives

HPE can help small to midsize organizations tackle and accomplish new technology introductions, refreshes, and upgrades while maintaining cost controls. Small to midsize businesses invariably need to manage and preserve their cash flows. They may also need to defer or reduce expenses, while overcoming capacity strains and avoiding delivery delays. To support all those needs, HPE Financial Services (HPEFS) helps such operations establish financial vitality and capacity through a carefully designed portfolio approach to IT investments. To give small to midsize businesses lots of options, HPEFS's offerings encompass financing, buybacks, subscription, and asset lifecycle solutions that can accelerate your transformation, with sustainability built in.

> **Hewlett Packard Enterprise (HPE) drives three essential outcomes for its customers: innovation, agility, and efficiency.**

Working with its customers, HPE and its partners help organizations to align their pools of available tech assets and business objectives. Based on such analyses, such customers can do some or all the following:

- Conserve cash and obtain predictive pricing through a subscription program—this turns technology acquisition into a recurring and predictable monthly cost, which is easier to plan and spend for
- Manage budget across the entire set of the company's priorities and goals—this brings a "big picture" perspective into spending and prevents conflicts and potential underfunding
- Extracts value from legacy assets via trade-in or buyback programs that generate funds to cover the costs of new technologies to replace aging or obsolete IT systems
- Access on-demand, pay-as-you-go technology to support unplanned peaks, events, or short-term projects
- Help ensure business continuity and viability by addressing new technology financing needs
- Enhance tracking and transparency throughout the entire technology lifecycle
- Practice responsible asset management to support sustainability goals
- Simplify the procurement process through a pre-planned acquisition and deployment schedule, with appropriate lines of credit, buybacks, or other financing vehicles

3M+
assets processed through HPE Technology Renewal Centers[1]

85%
of tech upcycled and returned to active use[1]

80+
locations globally to process IT assets[1]

>1 Exabyte
of device data overwritten[1]

GOOD FOR YOUR BOTTOM LINE

$500M
infused back into customer budgets from upcycling and accelerated migration programs[1]

[1] *HPE Technology Renewal Center FY2021 Data Report*

Figure 1: HPE Financial Services at a glance

HPEFS will happily "work the numbers" with its small to midsize business customers (see **Figure 1**). Together, they can compare, contrast, and evaluate the asset management and financing options available to them. This also helps organizations avoid over-commitments that may otherwise constrain cash flow, or drag down the bottom line.

Who Is HPEFS?

HPEFS provides asset management and IT investment solutions that span across the full IT lifecycle. From planning and funding, to acquisition, retirement, and replacement, HPEFS helps to fast-forward your digital transformation, sustainably.

Around the globe, HPEFS helps customers execute their IT strategies across their entire technology estate, from edge-to-cloud, to end-user devices, to unlock the full potential. HPEFS does this in three ways (as shown in **Figure 2**):

- We are your CIFO
- We manage any tech, anytime, anywhere
- We create the financial vitality

> To give small to midsize businesses lots of options, HPEFS's offerings encompass financing, buybacks, subscription, and asset lifecycle solutions that can accelerate your transformation, with sustainability built in.

HPE Financial Services

We create investment capacity to accelerate your transformation

YOUR "CIFO"	ANY TECH, ANYTIME, ANYWHERE	FINANCIAL VITALITY
We're your two-in-one partner—like a CIO and CFO, combined.	We unlock the value of your entire IT estate, from edge to cloud to end user—with multi-vendor solutions—consistently around the world.	We create financial vitality by helping you free up capital, maximize capacity, and do more with your IT budget.

Figure 2: HPEFS offers three ways to help customers execute IT strategies

HPEFS Programs Targeting Small to Midsize Businesses

HPEFS offers a range of asset management solutions and financing options designed specifically for smaller business operations. They can cover the costs of a technology refresh or a digital transformation without straining cash flow, or threatening business productivity. HPE's programs help organizations cover any gaps between finance and technology. This can be especially helpful when businesses need funding to add to in-house resources.

Numerous HPEFS programs are covered under the following categories (as shown in **Figure 3**).

DEFER OR REDUCE EXPENSE: PAYMENT DEFERRAL AND PAYMENT RELIEF PROGRAMS

HPEFS offers a range of payment plans to give small to midsize businesses flexibility in financing—and paying for—digital transformation. Payment deferral allows payment delays of up to 90 days in some situations (ask HPEFS about available options). Payment relief programs are built around graduated payment plans. Payments start out smaller as new technology rolls out, and grow as new technology starts paying itself off and creating additional revenue.

GENERATE CASH FROM ASSETS: ACCELERATED MIGRATION & TECH BUYBACK

HPEFS helps small to midsize businesses extract cash from existing technology assets. These may be converted into capital and then used to purchase new or upgraded technology. Often, this kind of incremental capital helps offset IT funding shortfalls. It also gives businesses the option to fund other aspects of their operations. HPEFS will buy back excess newer-generation technology that a business no longer needs or wants.

HPEFS also offers an Accelerated Migration solution. This allows businesses to convert existing, paid-for tech assts into a cash value. That value may then be used to cover payments within a flexible, usable payment model for new technology investment (including hardware, software,

DEFER OR REDUCE EXPENSE

Innovative financing structures to reduce cash outlays during transformation

Payment Deferral
Payment Relief Programs

GENERATE CASH FROM ASSETS

Convert existing, owned IT assets into an incremental cash source

Accelerated Migration
Tech Buyback

MATCH PAYMENT TO USE

Secure critical technology while aligning payments to deployment schedule

Extended Deployment

RELIEVE CAPACITY STRAIN OR DELIVERY DELAYS

Certified Pre-Owned Tech & Rentals

ANY TECH, ANYTIME, ANYWHERE

HPE Asset Upcycling Services

Figure 3: HPE Financial Services offers different programs

and pay-as-you-go cloud-based applications and services of all kinds). This permits customers to boost their IT budgets and to speed the transition into robust, capable, leading-edge technology solutions. For more information see HPE Accelerated Migration.

HPEFS helps customer manage legacy assets so they can maximize their financial vitality. This includes planning for retirement of servers, storage, networking equipment, PCs, laptops, and so forth. The idea is to minimize a small to midsize business's effort and involvement in refreshing technology. This frees up time to concentrate on taking care of customers and driving innovation. Services include technology evaluation, end-of-use upcycling, safe disposition of unused assets, and more. For further details, please see HPE Asset Upcycling Services.

MATCH PAYMENT TO USE: EXTENDED DEPLOYMENT

HPEFS offers small to midsize businesses an extended deployment program for technology purchases. Under this umbrella, buyers acquire new technology capability and capacity right away. They can take the time they need to configure, test, and deploy systems before making any payments. This enables buyers to keep essential business activities up and running, without the restraints such an outlay might otherwise inflict on budget cycles and implementation timelines. Under this program, deployment schedules can extend for up to 12 months. That gives buyers up to a year to pay for purchases that can generate income to offset their costs. For more information see HPE Adaptable Use Models—Extended Deployment.

RELIEVE CAPACITY STRAIN OR DELIVERY DELAYS: CERTIFIED PRE-OWNED TECH & RENTALS

Finally, HPEFS offers short-term rentals from 3 to 12 months for pre-owned HPE technology, and 12 months for new HPE PCs. In this way, HPEFS helps customers fill gaps owing to migrations or unplanned impacts to the business (like those prompted by nearly universal WFH regimes in many or most small businesses, which need PCs suitable for their remote workers). Such technology comes factory-configured to meet the organization's specifications, includes a standard warranty, and is eligible for HPE Pointnext Services support and further warranty extensions. For more information see HPE Rentals.

HPEFS offers certified, pre-owned HPE technology to address certain typical small to midsize business technology needs at reduced cost. Such offerings can be worthwhile for buyers who must support legacy applications, ensure business continuity, or provide additional capacity and capability to meet peak or seasonal demands for compute, storage, and networking resources. For more information see HPE Certified Pre-owned.

> **HPEFS helps customer manage legacy assets so they can maximize their financial vitality.**

To give small to midsize businesses a means to obtain affordable, timely access to leading-edge IT tools and technologies, HPEFS offers subscription plans for new technology purchases. Delivery and installation are guaranteed shortly after starting such a subscription. Thus, subscribers can put new capabilities to work quickly. Better still, this program includes seamless upgrades and refresh elements. Thus, subscribers who buy into this program are automatically pricing in upgrades and updates for the foreseeable future.

Do and Be Your Best with HPEFS

HPEFS is happy to work with customers to help them take advantage of improvements in efficiency, productivity, and profitability that a technology investment can—and should—bring. When you interact with HPEFS, ask how they can help your business do and be its best through careful, considered, and well-timed acquisition of IT tools and technologies. HPEFS will help your business find the right way to do what it needs to, at an affordable price, on comfortable terms.

For more information, please visit IT Financing Solutions for Small and Midsized Businesses.