

# S.E. RENTALS – THE MANAGED FINANCE SERVICES SPECIALIST.

Finance as a Service - for all things technology

The effectiveness of a Managed Services solution is directly linked to the flexibility of the billing process. SER has developed the ability to offer unprecedented product and billing flexibility to the Business Technology service provider. As your Managed Services Finance Partner, you can now offer Finance as a Service (FaaS) on all things technology.



**S.E. RENTALS PTY LTD** (formally Sykes Equipment Finance) is the largest independent Vendor Equipment Finance specialist in Australia



# FINANCE AS A SERVICE AND BILLING FLEXIBILITY

Today, technology solution decisions are made based on software and service solutions, rather than simply on hardware. Without flexibility in “billing capability” linked to funding sources, it is almost impossible to offer *as a service* solutions that work for your customer.

Effectively, this means that the finance industry has to adapt to provide Finance as a Service (FaaS).

There are two types of expenses that a Business Technology Service provider will bill their client for - Above the Line and Below the Line expenses.

## ABOVE THE LINE EXPENSES

These expenses are related to the Finance Agreement therefore SER needs to be involved. If you are adding equipment or changing usage parameters SER needs to change the underlying Managed Services Agreement. This ensures you get paid for your work. Also, we need to know “overs” usage for audit purposes. These can be uploaded and billed using the SER PORTAL (see example below).

Variations are also above the line. You can have the agreement terminate with common expiry on all equipment or you may wish to overlay one agreement on top of the other, to have common terms but different expiry dates. You choose! SER can accommodate you either way, with your customer getting a One Bill Solution – your bill – your document – your branding.

## BELOW THE LINE EXPENSES

Put simply, these are between you and your customer as they are in addition to the Finance Agreement. SER will merely act as the enabler. By simply using Oxygen Billing in our new vendor **Finance Oxygen** platform, you can effectively charge for whatever is agreed between you and your customer. This may be maintenance, special projects, people as a service, cloud services, network management agreements etc. the list is endless.

Simply upload the Below the Line expenses to Oxygen Billing and we will collect via our Direct Debit with your customer.

Now you are offering *as a service* Managed Service Solutions with infinite flexibility, and the customer receives only 1 monthly invoice.

## TECHNOLOGY STACK

Any offer to your customer now involves the introduction of your Technology Stack. Put simply, it is a summary or table that represents what you are offering and under what terms.

This can only be done well if you have Finance as a Service (FaaS) and multiple terms on the one contract.

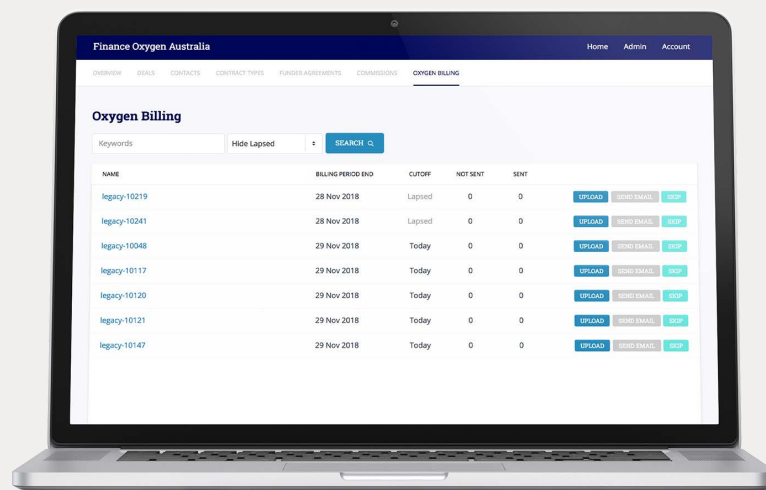
The result - you are now financing all aspects of the technology stack.

**Find out more**

[www.serentals.com.au/faas](http://www.serentals.com.au/faas)

## FINANCE OXYGEN - OXYGEN BILLING BY SER

Our Oxygen Billing is your doorway to providing a services led offer to your customer with infinite flexibility, scalability and agility. One Bill Solution – your bill – your document – your branding



**STILL NOT SURE?**  
CALL OUR HELP DESK



**1800 73 73 68**  
[www.serentals.com.au](http://www.serentals.com.au)

# TECHNOLOGY STACK

## FINANCE TERM

		12	24	36	48	60	
<b>ABOVE THE LINE</b>		<b>AMOUNT PER MONTH</b>					
COPIERS		\$1,200	\$1,200	\$1,200	\$1,200		
PRINTERS		\$800	\$800	\$800			
SERVERS		\$500	\$500	\$500			
LAPTOPS		\$1,100	\$1,100				
TELEPHONY		\$700	\$700	\$700	\$700	\$700	
SOFTWARE		\$1,500	\$1,500	\$1,500			
<b>TOTAL RENTAL</b>		<b>\$5,800</b>	<b>\$5,800</b>	<b>\$4,700</b>	<b>\$1,900</b>	<b>\$700</b>	
<b>PLUS MINIMUM USAGE</b>		<b>\$2,000</b>	<b>\$2,000</b>	<b>\$2,000</b>	<b>\$2,000</b>	<b>\$2,000</b>	
<b>MIN MONTHLY BILL</b>		<b>\$7,800</b>	<b>\$7,800</b>	<b>\$6,700</b>	<b>\$3,900</b>	<b>\$2,700</b>	
"OVERS" USAGE			\$240		\$890		
<b>ABOVE THE LINE TOTAL</b>		<b>\$7,800</b>	<b>\$8,040</b>	<b>\$6,700</b>	<b>\$4,790</b>	<b>\$2,700</b>	
<b>BELOW THE LINE PER MONTH</b>							
Maintenance		\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	
Office Supplies		\$195		612			
Training		\$1,200	400	100	700		
<b>TOTAL "overs"</b>		<b>\$2,395</b>	<b>\$1,400</b>	<b>\$1,712</b>	<b>\$1,700</b>	<b>\$1,000</b>	
<b>BILL TO CUSTOMER</b>		<b>\$10,195</b>	<b>\$9,200</b>	<b>\$8,412</b>	<b>\$5,600</b>	<b>\$3,700</b>	
<b>ABOVE THE LINE EXPENSES</b>		<b>+</b>		<b>BELOW THE LINE EXPENSES</b>		<b>=</b>	
						<b>TOTAL BILL</b>	

## VARIATIONS

\*Customer only sees totals on invoice.

To be effective, flexibility must also be present in variations or Add Ons. In the above example, the customer may want to replace and update the Copiers after 22 months. Normally, this would see the cost of replacement (plus payout) being financed over the remaining months to run, ie 26 months, thus making it very expensive. Instead, simply upgrade as usual and roll out for a further 48 months, thus enabling the monthly repayment to remain consistent. This is especially helpful in Cost Per Seat solutions.

## FINANCE AS A SERVICE – A GAME CHANGER!

Closer relationships forged with you the Business Technology provider by your finance partner need to be more common and clever software platforms need to be developed to enable you to get to where you need to go.

The flexibility you need to be able to offer *as a service* solutions to your customer is a real game changer for the finance industry.

SER has embraced this change as evidenced by our Finance as a Service solution that has been three years in the making. Our unique yet simple view of your relationship with your customer simply categorises your bill into either "above the line" or "below the line" expenses – but all *as a service*.

A number of our current vendors have had many difficulties when their finance partner attempts to invoice and collect

on their behalf. Yet when we provide them with control over this process, these issues disappear. But it takes enormous investment from us, to develop something so simple for you.

Your finance partner cannot pretend – they are either making the transition with you – or they are not. There is no in between. BUT how can you tell?

The test is simple. Just ask them to SHOW YOU. To show you how they can finance hardware, software, services, licences, training, special projects etc, all on the one agreement and all on the one bill – your bill. How they will manage Variations, non co terminus agreements and where is their Cost per seat agreement?

If they cannot do this, but intend to, then get ready for a long wait, because the complexity involved for them is enormous and you will see many deals slip through your fingers before they are where you need them to be.

SER's Finance as a Service - available now!

# ABOUT S.E. RENTALS

For over 20 years, we have helped traditional print and technology companies meet the challenges of the day, and grow their sales with leading edge industry finance solutions.

Today, this means also providing you with the Finance as a Service flexibility, scalability, and agility for success in the emerging managed services areas. MPS, MNS, SAAS, HAAS, in fact, all things technology - all on one bill to your customer, with your branding and simple variations.

We understand your journey like no other managed services finance partner, we've prepared and invested in the software platforms, people and funding, to be ready when you are.

Established by Steve Sykes in 1993, our management team of five has almost 100 years of vendor finance experience with nearly 70 years of experience at SER.

We understand how fast things are changing and the challenges you face.

As experts in Managed Print or Facilities Management Plans we can help you develop a usage based *as a service* offer to your end user. Small enough to be nimble, yet big enough to attract funding sources from around the world, you will find we can meet any challenge.

We listen to what you are trying to do, then help you get there.

**We know the business technology space and have written over \$1 billion in finance business over the last 2 decades.**

Make SER your managed services finance partner & enjoy the benefits.

## THE SER FORMULA IS SIMPLE

### WE HELP DEALERS SELL MORE EQUIPMENT

#### HOW?

- 1 Over 20 years experience as dealer finance specialists
- 2 Great people
- 3 Clever in-house software solutions
- 4 Diverse funding options
- 5 Infinite flexibility
- 6 Ongoing product development
- 7 Great dealer relationships that last

*"Our people know that the key to all we do, for our dealers, must be to add value."*



Steve Sykes, Owner

Please contact us we look forward to hearing from you

Help Desk

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