



ePlus Group, Inc



ePlus Profile

- Public Since 1996 (founded 1990)
- Nasdaq NM Ticker: PLUS
- U.S. Presence in 35+ markets
- Over 2,000 customers
- 600 employees
- \$1.5 billion leased assets under management
- Consistently Profitable



Lease Solutions

- Why do companies lease
- Asset categories
- Lease structures
- Automating the lease process

Why Lease?

- Less impact on cash flow
- Conserve bank and credit lines
- Reduced paperwork and approval time
- Immediate use of equipment
- Project focused leasing
- Full financing solutions, including soft cost
- Technology obsolescence protection
- Options for purchase or renewal.

Asset Categories

Information Technology

- Desktop, laptop & peripherals
- Servers
- Network equipment
- Midrange & mainframe
- Software & services
- Communications & IPT

Medical Equipment

- MRI & X-ray imaging systems
- Cath lab & operating room equip.
- Hospital furniture
- PIX systems

Furniture, Fixtures & Equipment

- Modular office systems
- Executive suite furniture
- HVAC
- Warehouse & shelving
- Forklift
- Point of sale systems (POS)

Industrial Equipment

- Robotic assembly systems
- Machine tools
- Printing presses
- Line automaton control systems

Transportation

- Buses, trucks & service vehicles
- Fire engines & ambulances
- Fixed wing & rotor aircraft
- Heavy earth movement equip.

Other Assets

- Lease hold improvements

Types of Leases

- Operating & FMV Leases
- Capital Leases
- Structured Leases
- Sale-Leaseback

Operating & FMV Leases

- Operating Lease (FASB13)
- Fair Market Value Lease
- Allows use of equipment without risk of ownership
- Decision at conclusion of the lease
 - Purchase
 - Return
 - Renew

Capital Lease

- Capital or \$1 buyout lease
- Title transfers at the conclusion of the lease term
- Generally used to finance equipment
- Must be recognized as debt obligation

Structured Leases

- Hybrid of lease structures (LWOP & LTOP)
- To achieve budget or accounting treatment
- Regular or irregular payments
- Early buyout (EBO) and early termination options

Sale-Leaseback

- Purchase of Asset(s) by the leasing company from the customer
- Payments made over time for use of equipment
- Can be structured as an LWOP or LTOP
- Immediate cash infusion

Automated Lease Process

- Attacks inefficiencies inherent in leasing
- State of the art web based tools
- Life cycle management, acquisition to disposition
- Leverages existing process and systems
- Rapidly deployable & customizable
- Reduces errors and increases productivity



Questions?