

IBM annonce 4 milliards de dollars de financement pour ses clients et partenaires commerciaux

IBM renouvelle son programme de financement aux entreprises pour dynamiser la croissance et lance une application mobile pour accélérer les demandes de prêts pour des technologies de pointe telles que le Cloud, l'Analytique et PureSystems.

Paris, France - 15 nov. 2012: IBM annonce la mise à disposition de 4 milliards de dollars de financement pour les clients éligibles sur les 12 prochains mois via les partenaires commerciaux. Grâce à cette initiative, ils peuvent désormais bénéficier d'un financement pour l'acquisition de technologies Cloud, analytiques et PureSystems. Ce projet intègre une nouvelle application mobile pour simplifier le processus de demande de crédit des partenaires commerciaux pour leur client. Cette application permet un gain de temps considérable et est utilisable partout, à toute heure et depuis tous les terminaux mobiles.

Aujourd'hui la nécessité d'avoir des fonds propres, de disposer de ressources pour les entreprises est un facteur déterminant pour la concrétisation d'un projet en réalité commerciale. Ce soutien d'IBM de 4 milliards de dollars à l'écosystème mondial reflète cette réalité et permet d'éliminer de nombreux obstacles de coûts auxquels sont actuellement confrontées les entreprises et notamment les PME.

IBM Global Financing proposera avec ce programme des mensualités flexibles et des prêts simplifiés comme le prêt à taux 0% sur 12 mois. Cette démarche permet aux entreprises d'acquérir les technologies et les services IBM dont ils ont besoin en gérant efficacement leur flux de trésorerie.

La nouvelle application mobile d'IBM Global Financing s'inscrit dans cet environnement commercial mouvant. Les partenaires commerciaux ont la capacité de fournir à leurs clients des devis et d'obtenir des approbations de crédit en quelques minutes à l'aide d'un iPad, iPhone ou d'un appareil mobile Android. L'application mobile sera disponible aux Etats-Unis dès le mois de novembre 2012 et lancée dans le monde entier en commençant par la Chine à partir de janvier 2013. Cette application, simple d'utilisation même pour les novices du financement, est basée sur l'outil *Rapid Online Financing* - un service de financement internet pour les partenaires commerciaux. (Elle permet d'obtenir des approbations rapides pour les candidatures à un crédit.)

Cette initiative fait suite au programme de financement conçu pour les PME-PMI partenaires menée par IBM Global Financing en 2011. A l'époque ce financement était d'1 milliard de dollars. Il avait permis à 6 800 entreprises de bénéficier de prêts en 12 mois au lieu de 18. Les petites entreprises plus particulièrement avaient profité, au-delà des prévisions, de ce programme leur permettant ainsi d'investir dans des technologies de pointe, Cloud ou analytique.

IBM Makes \$4 Billion in Financing Available for Business Partners; Announces New Mobile App to

Speed Access to Credit within Minutes

Extends Financing to Help Businesses Drive Growth with Advanced Technologies: Cloud, Business Analytics and PureSystems

ARMONK, N.Y. - 15 Nov 2012: IBM (NYSE: [IBM](#)) announced today it is providing IBM Business Partners worldwide with \$4 billion in financing for credit-qualified clients over a period of 12 months. This financing, through IBM Global Financing, can make obtaining credit easier and more accessible to enable IBM's global partner ecosystem and their clients to acquire advanced technologies such as cloud, analytics and PureSystems. As part of today's news, IBM is also launching a new mobile app as another step to simplify the way IBM's Business Partners can apply for and secure financing for their clients within minutes via any mobile device -- anytime, anywhere.

With 10 billion mobile devices forecasted by 2020, the proliferation of mobile technology is fundamentally changing the way people think, work, act, and interact.¹ Already, 90 percent of mobile users keep their device within arm's reach at all times, and complete many kinds of transactions across these smart devices. ² The new mobile app from IBM Global Financing is designed to address this changing business environment by making it easier for IBM Business Partners to provide their clients with price proposals and generate credit approvals within minutes using an iPad, iPhone or Android mobile device. The mobile app will be available in the United States this month and will be rolled out globally beginning in China in January 2013. The app has an easy-to-use interface and is designed for contracts worth up to \$500K, all while the IBM Business Partner seller is on the go. This mobile app is based on IBM Global Financing's simple Rapid Online Financing tool, designed for non-financing experts, where available, to generate fast approvals for credit applications with a simple click of the mouse.

Today's news addresses the need for capital by providing the right foundation and resources to support businesses across the globe to transform an idea into a business reality. This commitment of \$4 billion in financing for IBM's global ecosystem is designed to eliminate many of the cost barriers that businesses face today. IBM Global Financing will offer simple, flexible lease and loan packages, some starting at as low as 0 percent for 12 months with no money down, allowing these businesses to acquire the technology and services they need from IBM and those developed by IBM Business Partners, while managing their cash flow more effectively.

Advanced technologies, such as analytics and cloud, are becoming more and more pervasive. Whether it is a hospital looking to sift through massive amounts of data to identify a more effective drug treatment for an individual patient or a retailer looking to target its individual customers for future sales by analyzing buying patterns, analytics is helping uncover those deep insights. In fact, a recent global survey by the University of Oxford and IBM of 1,144 businesses shows 63 percent of respondents are gaining a competitive advantage by using analytics for their organizations. This is a 70 percent increase from the 37 percent who cited analytics as a competitive advantage in a 2010 IBM study.³ Additionally, cloud continues to gain momentum as companies are looking for more efficient and economical ways to tackle complex, data intensive business challenges. According to IDC, public IT cloud services spending will reach almost \$100 billion in 2016.⁴

This initiative builds on the [\\$1 billion in financing](#) that IBM Global Financing made available through IBM Business Partners for small and midsize businesses in 2011, which resulted in 6,800 global companies using financing in just 12 months versus an expected 18 months. Smaller businesses, in particular, exhibited a

stronger than expected appetite for new technology, including analytics, cloud and advanced infrastructure. Thousands of small and midsize businesses are already reaping the benefits of the \$1 billion in financing made available last year to clients.

Landscape Retailer Triples Online Sales with Analytics

Bishop Company, with 15 employees based in Whittier, Calif., is a distributor of tools and equipment for landscapers with many authorized retailers across the country. Confronted with stagnating online sales and a lagging economy, Bishop Company needed to create a stronger online presence to deliver a shopping experience to meet the needs of a younger generation of sophisticated consumers. With IBM Business Partner Zobrist Consulting, Bishop was able to secure IBM Global Financing within minutes. The online retailer was then able to create a site that has become the driving force in its growth. Bishop Company tapped Zobrist to implement a Smarter Commerce platform, enabling its marketing executives to promote and merchandise key products while quickly responding to changing market trends. The [Bishop Company website](#) is now a go-to destination for an extensive line of professional arborist and landscaper products. Since the launch of the site, Bishop Company online sales have increased by 200 percent; 75 percent of this increase consists of customer conversions from telephone to e-commerce ordering and 25 percent from new customers.

Luxury Home Decor Retailer Increases Business Performance with IBM Global Financing

Gracious Home with 300+ employees is a New York-based retailer for luxury home decor, home furnishings and housewares. As the retailer's business was growing, they needed to expand their IT infrastructure to support a growing in-store and online customer base. With the focus on increasing efficiency and improving business performance to stay competitive, Gracious Home needed to keep pace with changing consumer demands. IBM Business Partner, VAI, teamed with Gracious Home and leveraged IBM Global Financing options with a proposal in a matter of minutes. This financing has made it possible for the IBM Business Partner to deploy a joint IBM/VAI analytics system for Gracious Home to better understand what products their customers are purchasing, spot trends more effectively and drive increased sales and profitability.

"Finding capital for a new business or idea is almost always challenging," said Mark Hennessy, GM, IBM Global Business Partners & Midmarket. "As a result, the gap between a promising vision and a business reality appears to be even more of an unbridgeable chasm. With this effort, IBM aims to provide the right foundation and resources to our global ecosystem of partners and clients to ensure that businesses, large and small, have access to the right technologies for success."

This financing will be made available through IBM Business Partners including managed service providers, resellers, ISVs, SIs and distributors, from more than 50 countries. In addition, IBM Global Financing can help credit-qualified Business Partners run and expand their business by providing working capital for IT purchases and improve their cash flow by providing financing for accounts receivables. IBM Business Partners can learn more about financing [here](#).

For more information on IBM Global Financing, please visit www.ibm.com/financing/

For more information on IBM Business Partner Network, please visit http://www-304.ibm.com/partnerworld/wps/servlet/ContentHandler/pw_home_pub_index

To access Rapid Online Financing, please visit https://www-304.ibm.com/partnerworld/wps/servlet/ContentHandler/igf_com_fin_rof

IBM Global Financing offerings are provided through IBM Credit LLC in the United States and other IBM subsidiaries and divisions worldwide to qualified commercial and government clients. Minimum transaction size is \$5,000 USD. Rates and availability are based on a client's credit rating, financing terms, offering type, equipment and product type and options, and may vary by country. Interest continues to accrue on deferred payments. Non-hardware items must be one-time, non-recurring charges and are financed by means of loans. Other restrictions may apply. Rates and offerings are subject to change, extension or withdrawal without notice and may not be available in all countries.

Footnotes:

1. Source: <http://www.economist.com/blogs/dailychart/2011/10/personal-technology>
 2. Source: "China Mobile 50k survey"; Morgan Stanley Research.
 3. Source: "Analytics: The real-world use of Big Data, How innovative enterprises extract value from uncertain data" is based on a global survey of 1,144 business and IT professionals from 95 countries and 26 industries. This global report is by IBM and the Said Business School at the University of Oxford.
 4. Source: IDC Worldwide and Regional Public IT Cloud Services 2012-2016 Forecast, doc #236552, August 2012.
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