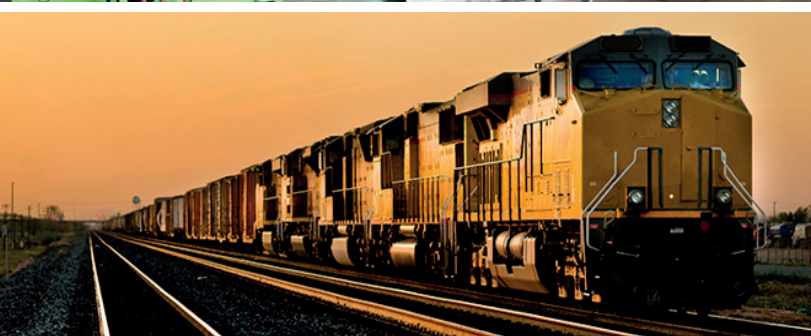




“

Equipment lease to meet
your cash flow needs.
GuidanceATEL offers
flexible off balance sheet
equipment leasing to
improve your cash flow,
preserve your working
capital and credit lines and
increase your ROI

”



- AVIATION
- COMMUNICATIONS
- CONSTRUCTION • ENERGY
- EXPERIMENTATION
- GENERAL PURPOSE
- GRAPHIC PROCESSING
- MACHINE TOOLS
- MANUFACTURING
- OFF-SHORE MARINE VESSELS
- MATERIAL HANDLING • MEDICAL
- OFFICE • PLANT • PRINTING
- RAILROAD ROLLING STOCK
- RESEARCH & DEVELOPMENT
- TRACTORS, TRAILERS, AND TRUCKS

Our operating leases are designed to give you the most flexibility when planning your equipment leasing.

At the end of the operating lease you can:

- Return the equipment to GuidanceATEL with no penalty
- Purchase the equipment at an agreed market value
- Renew the lease for an additional term

GuidanceATEL specializes in leasing equipment with operating leases; an attractive solution for companies looking to optimize cash flow, preserve capital, and maintain flexibility.

GuidanceATEL is the largest specialist operating leasing company in Saudi Arabia with a leasing portfolio of more than SAR 278 million.

OPERATING LEASE ADVANTAGE

- **Conserves capital**
Leasing diversifies funding sources and doesn't tie up working capital or credit lines
- **Cash flow benefits**
No down payment, lower cash outflows
- **Long tenure**
From 3 - 7 years depending on equipment
- **Off-balance sheet Leasing**
Operating leases offer off-balance sheet treatment, preserve borrowing capacity, and increase ROI
- **Tax efficient**
Lessee may deduct 100% of the operating lease payments as an operating expense
- **Predictable budget item**
Operating lease payments are fixed through the lease term allowing more accurate budgeting and forecasting
- **Convenient**
Customized terms and quick approval process
- **Flexible**
Lease terms can be designed to match a lessee's cash flow needs. At lease expiry: upgrade, add equipment, purchase or return. Penalty-free walkaway at the end of the operating lease; Ease of equipment return





LEASING THROUGH GUIDANCEATEL OFFERS SIGNIFICANT ADVANTAGES:

- **We understand equipment. We transfer equipment value risk from customer to lessor**
- **We provide lower lease rates and lowest cost of usage to customers**
- **Lease contracts comply with Saudi GAAP operating lease requirements**
- **No cannibalisation of customer's operating bank line capacity**
- **No cross default language, no covenants, no liens**
- **"We're quicker". Streamlined turnaround**
- **Multiple equipment types leased, manufacturer independent; you get the equipment you want. We are willing to consider buying your existing equipment on a sale and leaseback basis**
- **No cross selling; you can actually get work done!**

GuidanceATEL, together with our advisors Guidance Investments and ATEL Capital Group, have unrivaled expertise to offer operating lease equipment leasing in Saudi Arabia and across the GCC.

Guidance Investments, a specialist leasing services and investment management company, is part of the Capital Guidance group of companies which have over 50 years' operating experience in Saudi Arabia.

ATEL Capital Group, one of the largest privately held U.S. lessors, has over 35 years' experience in equipment leasing to Fortune 500 corporations and manages an equipment portfolio of over USD 2 billion.



TAKE ADVANTAGE OF OUR EASY AND EFFICIENT LEASING PROCESS

1 Select Equipment

Lessee chooses equipment and negotiates price from vendor

2 Agree Lease Terms

Lessee and GuidanceATEL negotiate and agree on terms of a lease contract

3 Purchase and Lease

Lessor purchases the equipment from vendor after delivery and a lease is signed

4 Equipment Delivery

Vendor delivers equipment to lessee

5 Usage and Payment

Lessee uses the equipment and pays the monthly lease rental payments to lessor



GuidanceATEL

Equipment Support Company Ltd

5th floor, Tower B, Olaya Towers
P.O. Box 58866, Riyadh 11515, KSA
Tel: +966 11 465 3988

Riyadh – Hussain Ghazi +966 56 685 5266

Jeddah – Saeed Ullah Jan +966 50 269 4161

Dammam – Mohamad Burhan +966 56 763 3244

Info@guidanceatel.com | www.guidanceatel.com

