



# Services

“ It always seems impossible until it's done. ”

– Nelson Mandela



# Africa Finance Rental Services

From dealing with a diverse range of customers we have learnt over the past years that different customers have different requirements, hence we offer acquisition products that are tailored to each customer's needs. We are focused on sourcing best-of-breed technologies and brands to service the exacting health needs of patients and technology requirements of our customers.

AFRS is energetic and innovative in its approach and engagement with its Customers. With priority support from our strategic equipment, funding and insurance partners, AFRS promotes and positions comprehensive and sustainable finance solutions purpose built to cater for the healthcare sector with Southern Africa.

AFRS can assist in enhancing your working capital position, strengthening operational and financial efficiency and effectiveness. The better the condition, the better positioned your company is in focusing on developing core business areas. By addressing the drivers of working capital, AFRS will promote and accelerate the reaping of significant operating cost and customer service improvement.

## Operating Lease (Rental) Finance

Rental finance provides clients with uninterrupted use of the vehicle, rather than ownership of the vehicle. The client has the option to take ownership of the vehicle or return the vehicle back to the bank at the end of the finance term, subject to certain terms and conditions.

### Description

- Repayment periods range from 12 to 60 months for tax-based customers and companies.
- Minimum deposit of 10% required from non-tax based customers.
- There is no minimum deposit required for tax-based customers, however deposits would be accepted.
- Interest rates are either linked to Prime or fixed for a period.
- VAT is not capitalised and does not form part of the original debt. VAT is paid on the value of the each month's rental payment.
- Residual Values (RV) may be negotiated to avoid having to pay the full amount over the agreed rental period. These RVs may or may not be "guaranteed" by the bank.
- All vehicles rented must be comprehensively insured during the term of the agreement.

### Advantages

- Reduces monthly payments.
- Clients are able to enjoy the usage of expensive vehicles.
- Ownership of the vehicle does not pass to the client at the end of the rental term. Ownership can be negotiated on or before final rental payment.

- Client receives full benefit of any resale value if ownership is transferred.
- The size of the deposit can be structured to suit the needs of the client.
- The repayment period can be structured to suit the needs of the client.
- Monthly payments are tax deductible.

### Best Suited for

- High value equipment.
- Businesses using equipment who don't want a depreciating asset on their books.
- Businesses whose primary needs are for the use of the goods rather than ownership.
- Tax-based clients.
- Companies and Blue Chips.

## Instalment Sale

Instalment Sale is a financial facility provided to the client for the purchase of a vehicle, which is purchased by the bank and then sold to the client on terms, stipulating timeframe and interest rate. The client undertakes to repay the full amount and ownership of the vehicle passes to the client upon payment of the final instalment.

### Description

- Repayment periods range from 6 to 60 months for tax based customers and companies.
- Minimum deposit of 10% required from non-tax-based customers.
- There is no minimum deposit required for tax-based customers.
- Interest rates are either linked to Prime or fixed for a period.
- VAT is charged on the purchase price.
- Comprehensive insurance is a must for the term of finance.

### Advantages

- Ownership passes to the client at the end of the finance term.
- Client receives full benefit of any resale value.
- Deposit is structured to suit the client's needs.
- Repayment period is structured to suit the client's needs.
- Tax-based clients can claim wear and tear as well as all interest paid as tax deductions.

### Best Suited for

- Clients wishing to retain ownership of the asset.
- Tax-based clients.
- Companies.





## Turnkey Solutions

SERVICES

TECMED AFRICA Turnkey Division with its team of professionals is able to assist in the creation of clinics, hospitals, specialist departments and hospital complexes. Our team of civil, electrical, medical and mechanical engineers along with our architectural division are able to:

- Conceptualize the projects;
- Design the physical construction;
- Create costing for both the construction and the full equipment range;
- Construct and equip the facility;
- Furnish the facility totally;
- Train and educate the hospital staff in all aspects both operationally and clinically; as well as
- Maintain the facility into the future.

The TECMED AFRICA Turnkey Division has successfully completed many projects in South Africa, Botswana, Libya, Nigeria, Zimbabwe and other smaller countries. Our flexibility, resourcefulness and ability to adapt to the local conditions set us apart from any other turnkey or project provider in the region.





Our specialists are able to source product not only from the TECMED AFRICA portfolio but in exceptional cases from the original suppliers if requested by the clients.

The TECMED AFRICA project management team together with the architectural division ensure that the process from design to completion is conducted professionally and seamlessly resulting in facilities that are not only state-of-the-art but tailored to be both functional and profitable.

Tecmed Africa together with Weatherhaven have the expertise to create field hospitals, mobile facilities and air drop hospitals.



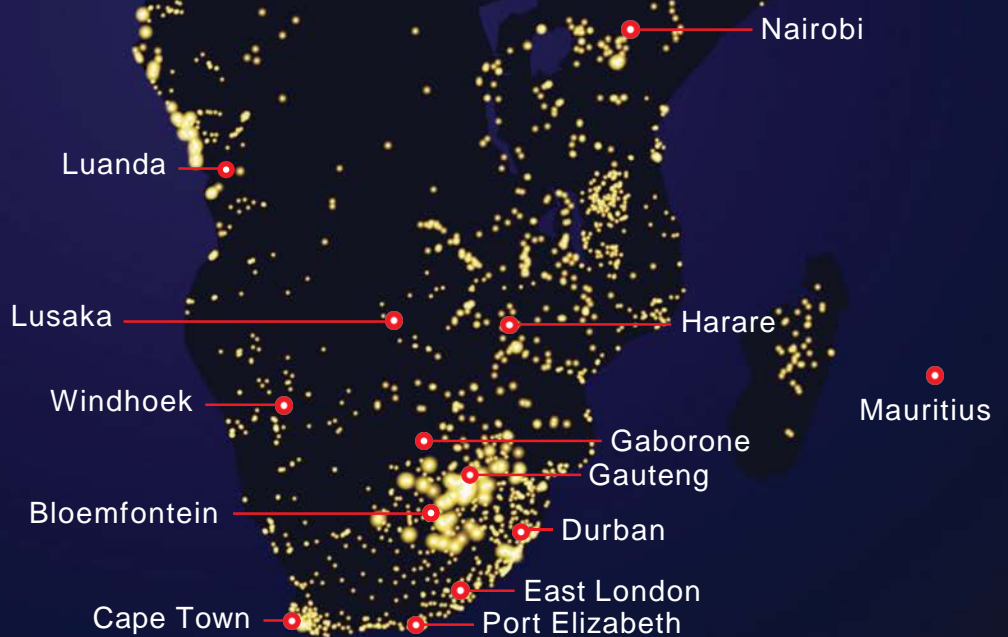


## Service and Application Support

TECMED AFRICA boasts the largest and most effective service support structure in the region, providing 24 hour support, 365 days a year. The newly structured service call centre, backed by factory trained service and installation teams, guarantee fast and professional support to the entire product range. A bouquet of investment protection plans are offered, tailored to suit your special requirements and are developed to give you peace of mind over your investment.

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- The packages include:
- Annual maintenance programs;
- Radiation board checking and quality control checks;
- Maintenance only protection plans;
- Limited protection extended warranty packages;
- Insurance of coils and Ultrasound probes; and
- Clinical application support.

# TECMED AFRICA Footprint



# Contact

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