

# Elevate your business with G4B's flexible tech rentals

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SMEs are the pillars of the South African economy, a testament to their remarkable growth from 18% to 40% in the gross value-added since 2010. Yet, for these pillars to sustain and grow in a post-pandemic world, the need for accessible, advanced technology paired with smart financial strategies is crucial.



#### The pandemic's financial aftermath

The Covid-19 pandemic pushed many SMEs to the edge, with some teetering on the brink of significant losses. A McKinsey study paints a grim picture with many SMEs anticipating losses and forced to slash budgets, particularly in the realm of human resources.

#### A financial lifeline: G4B's rental solutions

G4B offers a lifeline with its Technology Equipment Rental Finance. This innovative financial solution is designed to sidestep the steep initial outlay for tech investments, allowing businesses to stay cash-positive while still securing the tools they need to operate efficiently and competitively.

#### Tailored tech for unique business needs

G4B appreciates the uniqueness of each SME, offering technology rental plans that are as unique as the businesses they support. This bespoke approach ensures that technological advancement is a seamless fit into the growth plans of every SME, irrespective of their sector.

# The strategic benefits of operating lease agreements with G4B

- 1. **Cash flow benefits and preservation:** G4B's operating lease agreements ensure that cash remains in the business, serving core business needs rather than being tied up in technology investments.
- 2. **Eliminating lump sum payments:** With no hefty initial payment required, SMEs can channel their finances into areas of the business that will drive growth and profitability.
- 3. **Optimised budgeting:** G4B's rental payments fall under operational expenses (OPEX), providing a cost-effective alternative to capital expenditures (Capex), which can improve financial reporting and budget management.
- 4. **Credit facility conservation:** Engaging with G4B's rental solutions has no adverse impact on an SME's existing credit lines, preserving their borrowing power for other business ventures.

- 5. **VAT benefits:** With G4B's rental agreements, VAT costs are spread out in monthly payments instead of an upfront lump sum, aiding in better cash flow management.
- 6. **Tax efficiency:** The full deductibility of rental payments in tax computations is an additional financial advantage, easing the tax burden on SMEs.

# Tech agility in a digital age

In the rapidly evolving digital age, G4B empowers SMEs with the agility to adapt to technological changes without the risks of obsolescence or financial strain. Through G4B's rental model, SMEs can leverage the latest technology as a tool for market expansion, operational optimisation, and enhanced competitiveness.

# **Embrace the Future with Smart Financing**

SMEs are central to the economic landscape of South Africa, pivotal in job creation and innovation. Yet, in a world where technology rapidly evolves, staying ahead without the necessary financial backing is a challenge. G4B's Technology Equipment Rental Finance offers the perfect solution, ensuring that your business is equipped with the latest tech to compete and excel, without the need for a hefty upfront investment.

### Join the tech revolution without the capital outlay

Why let a large capital expenditure deter you from staying current with the latest technology? G4B's leasing options offer a way forward without impacting your existing credit facilities. Enhance your operational capabilities today with the most advanced tech the market has to offer.

#### Get in touch

Contact G4B now to find out how we can assist in the transformation of your business with state-of-the-art technology that won't disrupt your cash flow.

Make the strategic move to an operating lease agreement and invest in your business's future.

### Click here to inquire.

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