

You already have so much to think about. Why not leave the rest to us? BLG Bizerba Leasing GmbH not only paves the way to innovative technology, it also provides you with all the support services you will need for high level availability of your system.

■ ... flexible ... individual ... economic
– We'll get you there ...



Member of the Bizerba Group

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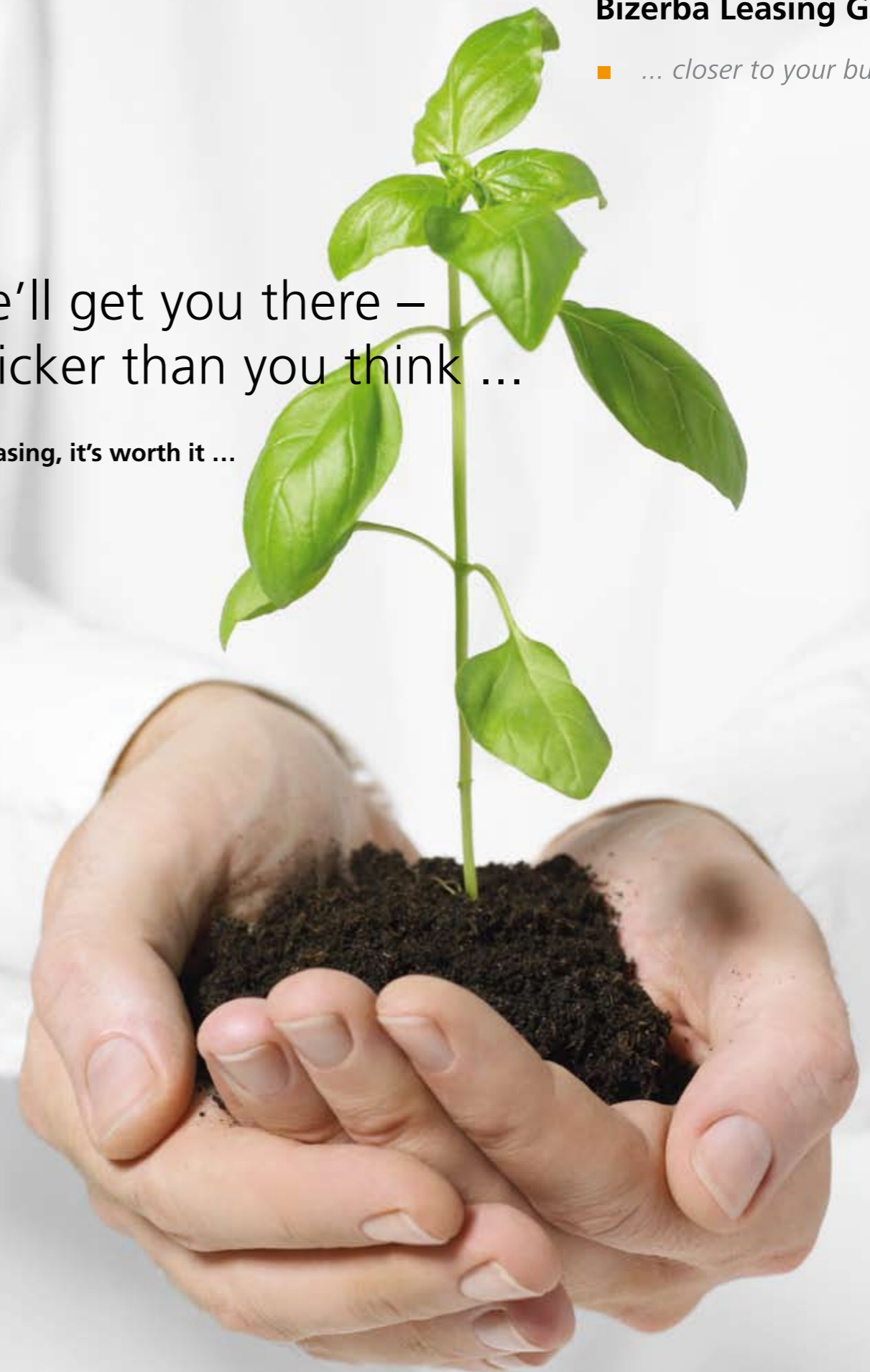
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■ We'll get you there –
quicker than you think ...

... Leasing, it's worth it ...



Don't buy it, use it: this recipe for success is making leasing increasingly popular. And with the BLG Bizerba Leasing GmbH you have a competent partner who operates both as a sole proprietor and as a public limited company. We're your leasing partner for vehicles, production systems and equipment, IT and communication systems or business equipment

... Tomorrow's solutions today ...

Success needs perspectives

Your job as a manager gets more complex by the day, your financial leeway smaller. But is this a reason for you to ignore new market opportunities? Our financing models allow you to remain active and guarantee your company the latest innovative technology. Point yourself in the right direction for growth and, when you're ready, take off towards success. Even if it is just a new car you are interested in, with a BLG leasing agreement including unlimited mileage, you'll be taking the better route.

In particular, your business will enjoy decisive benefits provided by the BLG Bizerba Leasing GmbH – even more so since Basel II regulations and the global economic crisis have made money borrowing difficult, often accompanied by unattractive conditions.

Here are some of the benefits to you:

- Constant and transparent costs mean very safe planning is possible
- Costs and profits coincide thereby aiding a smooth changeover to the latest technology
- Your equity will not be burdened, and none of your funds are tied up
- Investments are possible even for the smallest budgets and ensure flexibility
- All costs can be set off against tax



Take the lead

Whether you are just enquiring about an investment, or you want to close a specific leasing or rental agreement, you're not far away from achieving your goal.

Good, Better, BLG Bizerba Leasing GmbH

- Market-driven conditions
- Quick decisions
- Individual tailor-made agreements
- Personal on-site support, all-round service including maintenance
- Inclusion of service components



Know what will get you ahead

With its all-round experience and competence with product leasing and hire purchase agreements, BLG Bizerba Leasing GmbH offers you top quality service. A subsidiary of the Bizerba Group since 1989, we are present throughout Germany and specialise in offering financial advice to middle-sized industrial companies, and more and more often, to private customers as well.

Made-to-measure instead of off-the-shelf

The BLG Bizerba Leasing GmbH offers you leasing concepts trimmed to your exact needs:

- The leasing model for Bizerba products will allow you to acquire the latest business equipment, thereby helping you win more customers. Even after the German Tax Reform, payments can be set off against tax as operating expenses and are only subject to a possible leasing tax once a certain tax exempt has been exceeded.
- The leasing model for vehicles is based on a residual value calculation rather than mileage which helps provide transparent total costs. Shortly before the agreement period ends you will be offered an extension for another year.
- The leasing model for machinery offers up to 100% borrowing, if the income earned by the leased machinery covers the monthly payments. This frees up resources which can be allocated to research, development or sales.
- The leasing model for communications equipment frees you from depreciation deadlines and ensures your information and telecommunication equipment is state of the art, with your choice of the hardware and software and not that of the manufacturer.

BLG Bizerba Leasing GmbH knows the special needs of the medium-sized industry segment better than almost every other leasing company: our parent company, Bizerba GmbH & Co. KG, belongs to this industry segment and has asserted itself against its competitors to become one of world's leading manufacturers of weighing, communications and labelling equipment.

Our straightforward and non-bureaucratic style allows you to quickly realise your plans, with no restriction on your choice of vendor or manufacturer.

We will recommend you the best leasing plan for your investment with full or partial amortization, or a hire purchase agreement.

... Your way to perfect financing ...

Leasing in the business world

- You can depend on your business equipment always being state of the art. Your liquidity isn't burdened as the leasing payments can set off as operating expenses.
- Following the 2008 German tax reform, the additional taxable burden is limited annually to approx. 1% of the leasing rate, but this only applies if the tax exempt amount of EUR 100,000 (in Germany) is exceeded. These changes usually only affect public limited companies. For private companies trade tax is calculated together with income tax and, as such, does not present an additional financial burden.
- There may be an additional positive impact on interest payments since VAT is paid on a monthly basis instead of being pre-financed.
- The fixed term of the agreement guarantees a planned amortisation of the investment, possibly accompanied by on-going profits from deployment of the equipment.

Planning and Deciding

When you are planning an investment, you will negotiate directly with your vendor or manufacturer.

The advice, the offer, the contract

As soon as discussions have been completed, we can calculate your individual financing plan for either a leasing or a hire purchase agreement. We will draw up the required documents and send them to you using the usual means of communications.

Creditworthiness Check

BLG Bizerba Leasing GmbH uses modern rating tools to check your creditworthiness. You will be sent confirmation as soon the agreement is approved.

Quick non-bureaucratic processing

Once the agreement has been approved, the object delivered and confirmation of its acceptance received, we will pay your vendor without delay. At this point, your first payment will be due.

Fixed term agreement

When the agreement ends, you will arrange with your advisor at BLG Bizerba Leasing GmbH whether to terminate the agreement or extend it for another year. You are free, of course, at any time to negotiate new investments.



Totally in your interest

Leasing with full amortisation is perfect for capital investments which quickly depreciate such as hardware and software. The result: optimal protection against an unjustifiably high market-oriented value at the end of the agreement.

- No automatic ownership of object
- Initial leasing period depends on the useful life expectancy
- One-off payment of 25% for IT leasing

Leasing with part amortisation lends itself to most capital goods. The result: lower payments than those with full amortisation and an open calculated residual value at the end of agreement.

- Ownership of object possible
- Variable duration and repayments
- Residual value depends on the loss in value due to wear and tear

Hire purchase can make amongst others use of capital investment subsidies from the state. The size of these subsidies is linked to the achieved profit. The effect: the hire purchaser is the owner of the object after payments have been completed.

- Hire purchase payments cannot be set off as operating expenses
- VAT must be fully paid with the first payment
- Final payment possible

You tell us about the capital investment you require including which model, and we will advise you upon the best agreement for you. You are also able to profit from our favourable conditions as we not only have flexible supply agreements with the Bizerba Group of Companies, but also with numerous other suppliers.

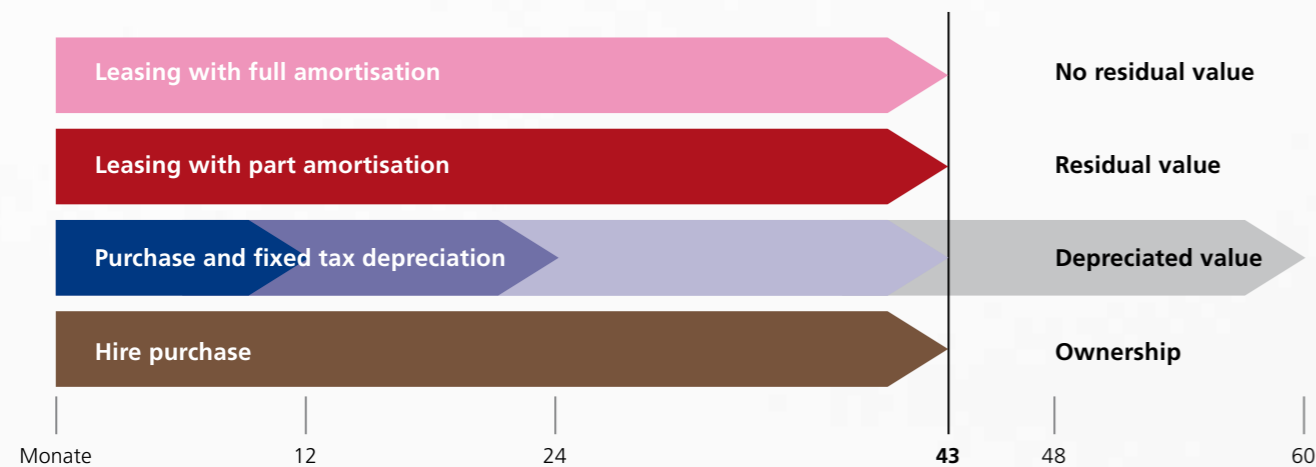
Unlike with normal purchase and fixed time tax depreciation values, both BLG leasing concepts take the real technical depreciation of the object into account. Hire purchase, on the other hand, can make use of subsidies from the state. And if you wish, maintenance and insurance can be covered in the agreement as well.

... Full service from maintenance to insurance ...

Most importantly: remain flexible

The BLG Bizerba Leasing GmbH offers you independent and objective advice. With this in mind you can choose the leasing and support model that suits you best. High level of availability of your capital investment is guaranteed by the modular range of service agreements for preventative support and maintenance. In addition, all Bizerba products can be insured thanks to our cooperation with HDI, Haftpflichtverband der Deutschen Industrie (German Industrial Insurer). This affiliation means we are able to offer you a reliable partner for all insurance matters.

Don't give your money away, just the loss in actual value



Example: merchandise value 30,000.00 EUR. Fixed term: 43 months. Fixed time depreciation: 60 months



A must: the all-risk electronic insurance for the whole range of Bizerba products

No-strings-attached financing for the concluded leasing agreement. Claim settlements on the other hand are dealt with by HDI and the client. Let yourself be convinced by the attractive insurance premiums with a minimal excess.

The following financial damages are insured:

- User errors, ineptitude, carelessness
- Intentional third-party sabotage, vandalism
- Construction, material and batch defects
- Over-voltage, induction and short circuit
- Fire, lightning, explosion and implosion
- Water, humidity, flooding
- Theft, looting

All-inclusive safety: service and maintenance quotations

The inclusion of a Bizerba service and maintenance packet guarantees you maximum availability of your Bizerba equipment and systems. With 250 service bases in Germany alone, Bizerba technicians are quickly on-site. You can choose between full or part service, repair service, software service and/or calibration service.

Our service is well worth the money:

- Regular support
- Transparent total costs
- Short reaction times
- Low administration
- Full provision of the warranty



That's how working together should be

- Complete quotation for financing and leasing all Bizerba products including mobile capital investments from other manufacturers
- Competent and knowledgeable advice for the perfect agreement – tailor-made for your industry
- No time wasted – from placing the order to signing the leasing agreement: you deal with just one partner
- Straightforward and transparent negotiations with a single contact person
- No dependency on the banks and their Basel II regulations
- Straightforward inclusion of service packets in the financing