

#### EQUIPMENT

Maximize the value of your equipment.

#### PRODUCTIVITY

Move more material in less time at a lower total cost.

#### SAFETY

Send everyone home safely after every shift.

#### SUSTAINABILITY

Reduce environmental impact with technology and innovation.

#### FINANCIALS

Manage expenses and use capital more efficiently.



## FINANCIAL CAPABILITIES

Build and execute a custom strategy to manage the financial demands your fleet exerts on your business. Work with professionals who not only know finance, but also understand your application challenges, the economics of your business and the life cycle of your equipment assets.

### Site Specific Planning

Owning, operating and maintaining mobile equipment is a capital-intensive venture, starting at acquisition and continuing over time. Throughout the equipment life cycle, capital needs vary, cash flow fluctuates and you are challenged to make critical repair-rebuild-replace decisions while maintaining healthy financial statements. Meanwhile, business requirements change frequently, putting new demands on your equipment, and the economy swings from boom to bust, often at the time you need to rebuild or replace an asset. Given the dynamic nature of your business, it can be challenging to optimize the financial aspects of your fleet. Our people have the experience and capabilities to help.

### Capital Management

We understand that managing the capital demands of your fleet requires long-term insight into both the economics of your business and the life cycle of your assets. Demand for capital increases significantly at the time of acquisition, then spikes periodically as your assets are operated, maintained, repaired or rebuilt. Forecasting when demand peaks will occur relative to the business cycle is critical to maintaining the lowest sustainable long-term cost structure. Using our capital management process, we decouple your fleet's capital needs from the business cycle, making sure you have the tools in place to meet your operational objectives. We can also structure capital to match your corporate reporting requirements.

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### Cash Flow and Expense Management

Cash flow demands associated with your fleet are variable over the equipment life cycle. They tend to be low when a new unit is introduced to the fleet and high at times of overhaul or repair. Our cash flow and expense management process is designed to match the outflows demanded by your fleet with the inflows generated by it. To provide a more balanced cash flow, we offer owning, operating and maintenance cost guarantees and can structure them as either partial- or total-cost agreements. In addition, we can work with you to capitalize major expenses where beneficial, thereby maximizing your financial flexibility.

### Life Cycle Financing

The life cycle of an asset is measured in frame hours, not calendar years, and often spans a time period that exceeds industry standard financial agreements. Our life cycle financing capability lets you structure financial terms to match the true economic life cycle of the assets you acquire. For even more flexibility, we can align the financial burden of your fleet assets to their ability to generate revenue.

### Structural and Operational Controls

Corporate financial metrics and controls are used to measure performance, achieve and sustain improvement, assess your position relative to others and incent employee behavior. But despite their high value, financial metrics and controls can have unintended negative consequences on fleet effectiveness. We work with you to evaluate your metrics and controls and ensure they drive positive outcomes for your fleet as well as your business.



**Put our capabilities to work in your business.**

Caterpillar financial capabilities can be provided as individual services, but are most valuable when delivered as part of a comprehensive plan to optimize site performance. For more information about optimizing the financial demands of your fleet, contact your Caterpillar Job Site Solutions representative or visit [cat.com/catsolutions-jss](http://cat.com/catsolutions-jss).

If you are a dealer, go to [dealer.cat.com/jobsitesolutions](http://dealer.cat.com/jobsitesolutions).