

A photograph of a Black male healthcare professional in blue scrubs, looking down at a tablet device. The background is a blurred hospital setting. A semi-transparent dark blue rectangular box is overlaid on the image, containing text. At the bottom of the image, there is a white, glowing network graphic consisting of interconnected nodes and lines.

TAILORED FINANCIAL SOLUTIONS
FROM CHG-MERIDIAN

Your best interests are at the heart of what we do

GET THE MOST OUT OF YOUR HEALTHCARE PORTFOLIO



HEALTHCARE TECHNOLOGY

CHG-MERIDIAN is a specialist in medical technology management and finance. Since 1979 CHG-MERIDIAN has been helping customers save both time and money by providing them with flexible, bespoke financial solutions. CHG-MERIDIAN provides their customers with impartial, expert advice to support them with managing their technology lifecycle - Efficient Technology Management®

Trying to find a balance between having the latest healthcare equipment and managing your budget is an all too real problem for many hospitals within the UK. Here at CHG-MERIDIAN we aim to help our customers acquire today's healthcare technology with tomorrow's budget. How exactly do we achieve this? Using our expert knowledge, we can help you realise the options available to you. Our flexible, creative financial solutions assists with the efficient management of your healthcare technology. However; we are more than just a finance company who simply provides you with an interest rate. We want to understand your business, your pain points and ultimately provide you with a full solution package that covers the entire asset lifecycle.

OUR SERVICES

- Bespoke financial solutions - customised solutions to match your situation
- Asset management (TESMA®) - stay in control of your assets
- Remarketing - full remarketing services including: deinstallation, collection, certified data erasure and environmentally friendly disposal of old equipment
- Expertise - we understand your healthcare assets and your business

CONFIDENCE WITH CHG-MERIDIAN

As a member of the Finance and Leasing Association we comply with the public sector business code of conduct. We also sit on several NHS frameworks ensuring you can have the utmost confidence in choosing us as your partner:

- NHS Supply Chain
- Cambridge University Hospital NHS Trust
- Southampton NHS Foundation Trust

YOUR CHG-MERIDIAN HEALTHCARE CONTACTS

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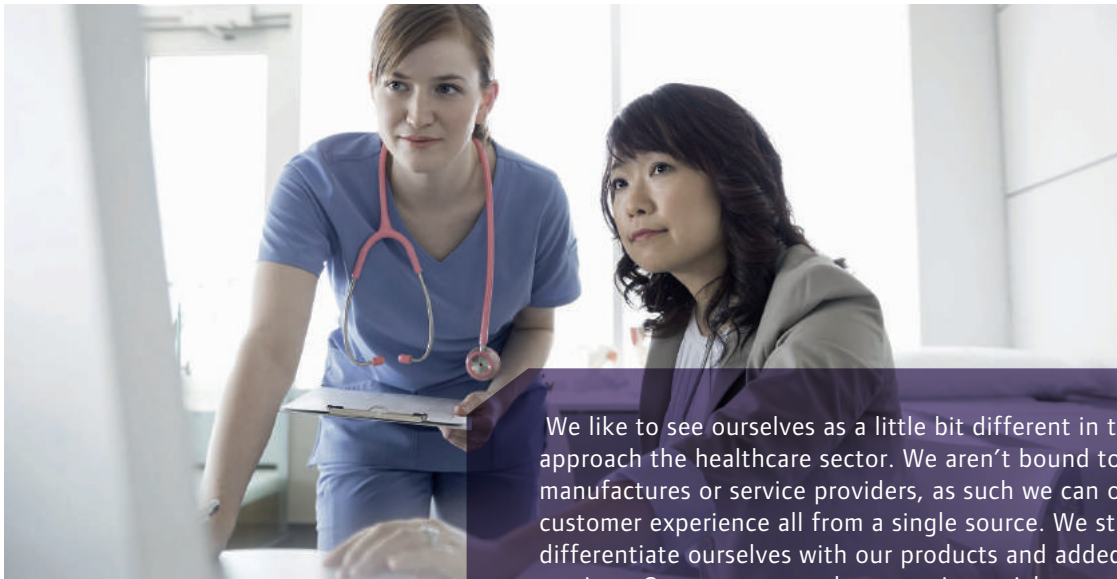
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FLEXIBLE, CREATIVE FINANCIAL SOLUTIONS



We like to see ourselves as a little bit different in the way we approach the healthcare sector. We aren't bound to any banks, manufacturers or service providers, as such we can offer a unique customer experience all from a single source. We strive to differentiate ourselves with our products and added value services. Our customers rely on our impartial, expert advice to help support them in managing their technology lifecycle.

Our approach to flexible finance across the markets will typically be based on one of the following solutions

- Operating Lease
- Finance Lease
- Sale and Leaseback
- Pay Per Use/Scan
- Managed Equipment Service (MES)
- Deferred Payments
- Stepped Payments

OPERATING LEASE

An operating lease is one of the most common types of agreements our customers take advantage of. An operating lease allows for the use of an asset but the lease term is short compared to the useful life of the asset. As a result, we take a residual value on the asset meaning the sum of the rentals will be typically less than the original capital cost.

FINANCE LEASE

A finance lease is another common lease agreement our customers can utilise. A finance lease is typically a full pay out agreement, this means that the sum of the rentals includes the full capital cost of the equipment, plus the interest accrued. In this sense a finance lease works in very much the same way as a loan i.e. you will normally fully pay out the cost of the equipment during the lease period.

SALE AND LEASEBACK

Raise capital budget and unlock the value of existing equipment. This model allows you to sell your existing assets that you own and lease it back in either an operating or finance format.

PAY PER USE/SCAN

Under this model, the overall cost of procuring and using the medical equipment is broken down by individual case of treatment by dividing the rental by the pre-determined minimum number of uses.

MANAGED EQUIPMENT SERVICE (MES)

Benefit from the latest healthcare technology with an always on solution that includes a guaranteed equipment uptime, regular maintenance and equipment/consumable replacement for a known fixed annual fee.

DEFERRED PAYMENTS

Acquire your equipment today and defer payments to the following financial year. The perfect solution for those customers who require an urgent supply of equipment but don't have the necessary capital for the current financial year.

STEPPED PAYMENTS

Structure your payments to align with the income you receive for your patient service.

Example Rental Payments:

Year 1: £50,000 Year 2: £55,000 Year 3: £60,000

WHY CHOOSE CHG-MERIDIAN

Take a look at these 10 fundamental reasons

1. LOWER TOTAL COST OF OWNERSHIP

The sum of the rentals will typically be lower than the capital cost of the equipment.

2. BE CREATIVE WITH YOUR BUDGET

Make your budget go further by deferring payments to match your budget alignment allowing you to utilise precious cash reserves to fund other projects.

3. EFFECTIVE COST MANAGEMENT

Spread the cost of your chosen assets over their economic useful life.

4. LIFECYCLE REFRESH PROGRAMME

Our financial solutions provide a natural conclusion for your assets and presents a perfect opportunity to implement a replacement programme.

5. ACCURATE PROJECTIONS

Allows you to accurately forecast which equipment needs to be replaced up to 12 months before the contract end allowing you to easily plan your equipment replacement requirements.

6. LOWER MAINTENANCE COSTS

With a regular refresh cycle in place you can be sure your technology is up-to-date and therefore less likely to breakdown - resulting in less downtime for you and your users.

7. MAKE THE REFRESH WORK FOR YOU

By aligning your assets useful life, you can increase your bargaining power with suppliers by ordering in bulk.

8. STAY ONE STEP AHEAD

In today's world the latest gadget, invention or technological advancement always appears to be on the horizon. With our solutions, you can stay up-to-date with all the latest technology and trends.

9. EASIER TO UPGRADE ASSETS

The assets can be upgraded during or at the end of the contract period.

10. EQUIPMENT HARMONISATION

By having the latest innovations available to staff, you can ensure the best working environment possible.

ASSET MANAGEMENT: TRANSPARENCY THROUGHOUT THE TECHNOLOGY LIFECYCLE



“TESMA® provides our team with the capability to produce reporting that would typically take up to two man-days every quarter. This can now be achieved within minutes.”

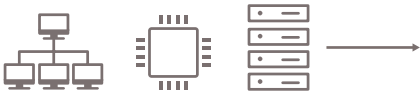
Accounts Team Leader, Pharmaceutical Sector

Gain transparency of your healthcare portfolio from a technical and financial perspective with CHG-MERIDIAN’s asset management platform, TESMA®. This web-based application provides you with information to supplement the data from your Enterprise Resource Planning (ERP) and technical inventory tools, giving you more control than ever before.

Additionally, our TESMA® platform may enable additional cost savings through compliant tax efficiencies

TESMA® – one system for all data

Technical information



Financial information



REMARKETING – WE BUY SECOND HAND MEDICAL EQUIPMENT



Equipment part exchange programmes ✕

CHG-MERIDIAN's remarketing experts can help you to unlock significant value in ageing equipment that can be allocated to your refresh budget be it capital or lease.

We are one of Europe's largest and best-known resellers of used IT equipment having been in the market for over 30 years. We have extensive expertise in the remarketing of all types of medical equipment, from MRI scanners to hospital beds. We have built up a wide network of global buyers for all types of equipment ensuring we get the best prices possible. With our global reach, we can achieve the maximum possible return for our clients, something which is essential in today's economic climate.

DEINSTALLATION SERVICES

We can offer competitive deinstallation services for anything from an MRI Scanner to an X-Ray. Many of the original equipment manufacturers (OEM) now have fewer employed engineers and now often subcontract deinstallation services. By utilising our services, you will be able to demonstrate significant cost savings and what's more we also ensure the necessary health and safety method statements are performed prior to deinstallation and removal.

DATA INTEGRITY

In today's world, it's not uncommon to have serious reservations about disposing of equipment that contains potentially sensitive and valuable information. With our complete data wiping procedure

we aim to alleviate these concerns. Our data deletion and elimination service exceeds current standards for the permanent erasure of digital information and uses techniques that stop both software and hardware recovery tools from restoring the erased data.

ENVIRONMENTAL DISPOSAL

While we try to reuse and resell any equipment we have been tasked with collecting, inevitably some equipment is simply past its sell by date and has to be disposed. We make sure that all equipment we dispose of is done in accordance with WEEE directives and certification will be provided for any assets disposed of on your behalf. Finally, if the equipment cannot be resold but still has significant 'scrap' value we can offer cash back as part of the disposal.

ENVIRONMENTALLY FRIENDLY

- We have a zero to landfill rate
- We have a route to market for 90% of our kit
- Sometimes the assets we receive back are obsolete. In this instance, we strive to recycle and breakdown parts wherever possible
- Our warehouse uses natural and renewable energy sources such as solar energy and biomass fuel to ensure our low carbon footprint

PROCESS FLOW CHART

Example based on a standard operating lease agreement for a typical NHS Trust



