

## B2B Solution Development

**Client:** Start-up providing B2B-based Leasing Solution  
**Location:** UK

### Client Description

The client provides manufacturers with captive finance company capabilities without the funding, logistics, management and balance sheet problems of actually owning such a company. Its point of sale approach to the financing of technology equipment simplifies a complex and time consuming process and supplies the required financing, all in days, rather than months.

The above approach pre-qualifies and arranges third party lenders so as to expedite the financing process. These lenders prefer this because they receive large, predictable volumes of business at a far lower cost of origination. In exchange, they offer reliable approval structures and interest rates at a “wholesale” rather than retail level.

### Business Need

The client, funded by angel investment, had to implement a full-fledged B2B solution under tight budgets and timelines. They had to have the solution implemented for their first client within 6 months in order to stay funded.

The client was looking for a partner who would enable them to meet their investor commitments under these constraints.

### Solution Offered

Blue Star Infotech (BSI) utilized its Bootstrap services and methodology for meeting the client’s needs. It deployed a core team to jointly work with the client in defining the product requirements and architecture. After the requirements were defined, BSI set up an offshore team to design and develop the system.

To minimize the overall cost of implementation, BSI created a suite of tools to deliver core requirements thereby eliminating the licensing and deployment costs associated with utilizing commercial products delivering the same functionality.

The exchange handled the following scenarios:

1. Multiple funders for a given lease
2. Multiple equipments on the same lease
3. Customized definition of lease parameters based on the lease model
4. Tax calculation at various levels (as per applicable taxes for each country)

Some of the custom components BSI developed included:

- A user-customizable workflow engine (the entire solution was driven by the processes defined in the workflow)
- An Expression builder and evaluator to define rental calculation formulae and backsolve
- A Product Configurator
- Lease documents (contracts, legal documents) are generated by the system based on pre-defined templates

The solution supported multi-lingual, multi-currency and multi-locale settings (date, decimal/comma separators, amongst others).

### TECHNOLOGY

<b>Platform</b>	Windows 2000, Active Directory
<b>Software</b>	ASP, C++, COM+, ADO OLE DB, Javascript, XML, SQL*Server, IE/Netscape
<b>Tools</b>	Rational Rose, Crystal Reports, ActivePDF

### Benefits to the Client

- Solution was launched within the 6-month window required enabling client to meet its investor commitments
- BSI hosted the solution in-house to enable the client to demo it to its prospective clients
- The architecture and components were such that the solution could be easily customized for any client and also supported co-branding
- Cost of development and testing were significantly reduced due to an higher utilization of offshore resources
- Cost of deployment brought down due to custom development of core components for workflow and expression handling

#### For more information about Blue Star Infotech:

USA	+1-(408) 235-1640	bsia_ca@bsil.com
UK	+44-020-8538 2710	bsil_uk@bsil.com
India	+91-22-2490 1870	globalhq@bsil.com

[www.bsil.com](http://www.bsil.com)