

1:1 Computing from Schools Finance Direct

A personal learning device in the hands of every student

Access to computers in schools has traditionally been limited to a small number of shared devices in ICT suites. The introduction of 1:1 computing has certainly changed things and it's becoming increasingly common for students to expect a personal learning device to support their education.

1:1 computing supports remote, blended and e-learning programmes, whilst also contributing to digital inclusion strategies, learning equality, and helping students prepare for their futures beyond education. A vital requirement of blended learning in UK schools is the provision of a dedicated learning device for every student.

The challenge is to develop a 1:1 programme which achieves these goals whilst also remaining sustainable, compliant and fully transparent for all stakeholders including governors, teachers, students & parents. The Schools Finance Direct 1:1 Computing Programme has been specifically designed to meet these challenges and this guide will give you an overview of our programme, its features and benefits.

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1:1 Computing from Schools Finance Direct

Our 1:1 computing programme allows schools to acquire the latest learning devices on fully compliant operating lease structures. Parental contributions can cover some or all of the costs.

Schools Finance Direct has a dedicated account management team that works in partnership with all key stakeholders involved including head teachers, governors, finance managers and departmental heads to support and assist schools at every stage of the programme.

SFD deliver this programme in partnership with CPU Group who are industry experts in providing a range of insurance products and a dedicated school portal for management of your programme.

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Top of the class funding solutions

Schools Finance Direct (SFD) was established to provide schools with direct access to competitive finance facilities for the acquisition of the resources needed to deliver enriched learning environments. We are committed to delivering value, transparency, compliance and support to our education customers.

SFD is a trading division of Rivermore Limited an independent award winning non-bank finance and leasing company established in 2004.

Key Facts

- Full members of the Finance & Leasing Association (FLA)
- Fully authorised and regulated by the FCA
- Principal lender with robust financial resources
- 100% Independent
- UK Based

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High quality Insurance Products

Insurance for damage and theft is a key component of any 1:1 programme. Our partner CPU Group was established in 1997 and are industry experts in mobile device insurance. Their market leading GENIE (Global Engineering Network Insurance Engine) platform simplifies the asset management process for schools and makes claims management and administration of your 1:1 programme simple.

CPU Group provide

- A-rated insurance products covering accidental damage or theft
- Optional extended warranty and misappropriation and GAP insurances
- Online portal for parents/students to join the programme
- School Portal for order management, contributions tracking and claims processing
- Online claims management system powered by AI for faster processing



For further information about CPU Group please visit:

www.cpu.co.uk/mobilelearning/

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Compliance & Transparency

On SFD 1:1 Computing Plans we separate the finance and insurance elements. This provides you with complete clarity and transparency as to exactly what you are paying for and school auditors with a clear and transparent audit trail.

We are experienced in providing fully compliant operating leases. We are happy to work with your external advisors where required to help you ensure you are complying with government regulations on school finance.

Open, Fair & Honest

When schools enter into finance agreements its important that they know exactly what they are signing up for. Therefore, we commit to the following:

- No arrangement or documentation fees on 1:1 programmes
- No annual / monthly / quarterly service charges
- No copy documentation or statement charge
- No settlement quotation charges
- No early exit penalties

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Lifetime Programme Support

For the duration of your SFD 1:1 programme schools have access to the GENIE portal for the monitoring and management of new signups, approving orders and tracking of parental contributions, repairs and insurance claims.

In addition to this SFD provide all the necessary annual VAT invoices, copies of documentation, settlement quotations and account statements.

As your programme nears completion we provide clear end of programme choices, including purchase or reduced rental options.

There is also the option to simply hand back the equipment, and SFD will take care of the necessary data cleansing for data protection purposes as part of our returns procedure.

Our aim is to provide simple and straightforward Asset Lifecycle and Lifetime Agreement Management.

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Choosing the right device

Schools Finance Direct are 100% technology agnostic and can provide impartial advice on suitable education devices to assist you in your decision making process.

We know its important to consider portability, weight, battery life, durability and of course platform. Through our approved reseller partners we can source devices suitable for use within Microsoft, Google or Apple environments, all with educational pricing.

We are also able to source pre-certified and fully warranted devices, refurbished by manufacturer approved and authorised suppliers. Using eco-friendly devices can greatly reduce the overall cost of your SFD 1:1 programme and also contribute towards the reduction of your carbon footprint.

So, whether you are looking for a tablet, traditional laptop or something in-between we can help you identify the right devices for your school.

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Funding Options

There are a variety of ways SFD 1:1 programmes can be funded, some of the most popular methods are outlined below.

Operating Leases are the only finance agreement State Schools can enter without prior approval. These provide great value as the sum of rental payments is often less than the capital cost of the equipment.

Hire Purchase is a suitable option for Independent Schools looking for ownership of the equipment.

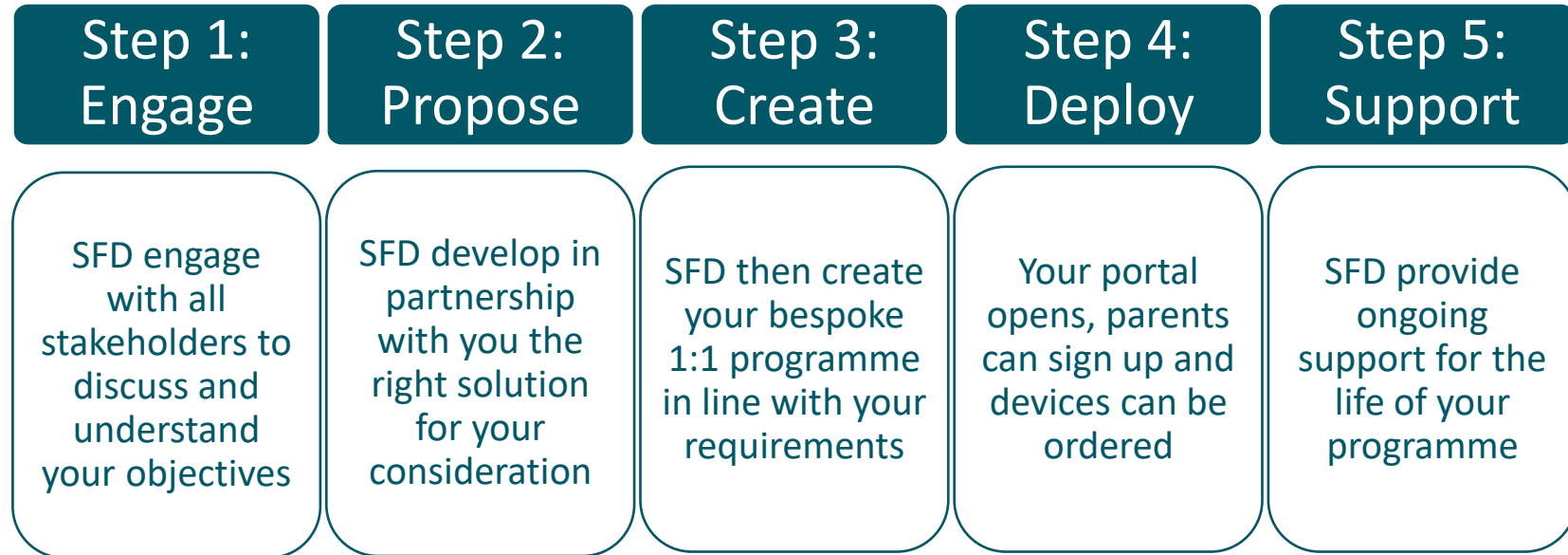
SFD can also buy your old IT equipment as part of our **Trade In** initiative allowing you to unlock value from your older technology assets.

Parental Contributions can be utilised to fund all or some of the rental payments due on finance agreements. Depending on the structure of your programme it may be possible for your school to claim **Gift Aid** on parental contributions (subject to HMRC rules) your SFD account manager can provide further information on this.

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Deploying a SFD 1:1 Programme

SFD account managers are available to support schools through every step of the deployment process. The diagram below outlines the simple and straightforward steps from start to finish. Your SFD account manager will be your point of contact for the life of your SFD 1:1 programme.



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Why Schools Finance Direct?

Providing best value is paramount for the education sector, which is why Schools Finance Direct work only directly with schools, not via brokers or other intermediaries. This strips out unnecessary costs and complications, ultimately providing a more competitive and simple programme.

For the life of your SFD 1:1 programme you have a dedicated account manager. The account manager who assisted you at the beginning is available at every stage of the programme to help you with any queries. This is part of our commitment to Lifetime Programme Support.

Schools are often facing unique financial challenges and, taking these into consideration, SFD can structure finance agreements to bespoke requirements and include options for finance payments to be quarterly, annually or spread across each school term.

SFD are technology agnostic and have no vested interest in which manufacturer or platform you decide to choose, we simply want to assist you in getting value for money.

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Frequently Asked Questions

I'm interested, what's the first step to setup a 1:1 programme?

The first step is to talk to an SFD account manager, you can us on 0800 4880 529.

Can my school use SFD 1:1 plans with devices sourced from our existing IT equipment supplier?

Yes, once they pass our simple approval process.

Can my school claim Gift Aid on parental contributions?

Yes, subject to HMRC rules and depending on the structure of your programme.

Can my school finance other IT assets such as wi-fi infrastructure with SFD?

Yes, schools can finance a wide range of assets from SFD for full details please visit www.schoolsfinancedirect.co.uk

Can SFD 1:1 finance agreements be settled early?

Yes, agreements can be settled early and we will calculate an early settlement amount at the time of your request.

Will parents be credit checked?

No, parents and guardians will not be credit checked

Can software be included?

Yes, software can be included as part of the package.

Why do we need insurance?

To mitigate risk to the school and cover devices taken offsite.

What is GAP insurance?

GAP insurance covers the difference between the early settlement figure provided by the lease company and the market value, whichever is the lower in the event the equipment is returned by the student during the lease period, provided the establishment has made best endeavours to reallocate the equipment.

What is Misappropriation insurance?

Misappropriation insurance covers the financial shortfall between the amount remaining on the lease and the early settlement figure provided by the finance house should the equipment not be returned to the institution, provided the establishment has made best endeavours to recover the equipment.

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Next Steps

If you have any questions about the SFD 1:1 computing programme, or would like to have an informal discussion about your requirements the first step is to talk to one of our Education Account Managers. You can get in touch with an Account Manager directly using the contact details below. We can arrange follow up meetings as required, either virtually or onsite at your school.

Main Office

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Our finance facilities are available subject to contract and written credit acceptance.
Rivermore Limited is authorised and regulated by the Financial Conduct Authority (FCA).
Rivermore Limited is a full member of Finance & Leasing Association (FLA).
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