

## **GS \$Mart® Vision**

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GS \$Mart® is a new, Internet-based marketplace created to facilitate quick, convenient, and flexible private placement financing of California State contracts for goods and services. We intend to improve GS \$Mart® by adding additional plans and rates if sufficient demand suggests it. Once we are fully operational, we plan to add graphics and more color to the screens to improve on the ease of use and understanding of the information for all participants. We are mindful that graphics have significant effect on communications time with the browsers in this electronic world. To this end we will endeavor to minimize any unnecessary graphic images.

New qualified lenders will be provided space in this marketplace and new financing plans may be offered in the future as the demand arises. Any proposed plan that will provide the State low cost of borrowing will be considered for inclusion in GS \$Mart®. Agency buyers will have a strong voice in what lenders are qualified and what plans are offered.

All information is volunteered by the participating lenders in the interest of fair, open competition. This marketplace will be sensitive to the needs of all participants and will operate in a professional manner at all times. Parties that do not abide by the principles and policies of this marketplace will be excluded from participation. The Marketplace Administrator will be the sole judge of whether any participant should be excluded from this marketplace.

Suggestions for improvement are welcomed from anyone. Should you wish to provide them, please contact the [Marketplace Administrator](#).

If this concept is successful, other types of State contracts may be included in the future. This concept can also be readily implemented for local agencies in California, but their rates and plans may vary depending upon their credit rating and procurement financing policies. It is also possible to expand this marketplace to include operating leases and rental agreements should the demand be sufficient to warrant the investment.