



When it comes to
financing technology

Count on Cisco Capital



Count the benefits of financing technology

Financing offers a smarter, more flexible method of acquiring the technology your business needs now – without the need to make a large cash investment. It lets you free your capital and ease your cash flow by spreading your payments over a series of predictable monthly instalments.

Financing with Cisco Capital provides five great benefits you can rely on.

1

Get the latest technology

delivered now, without a large capital investment, so you can easily upgrade and refresh your equipment as required

2

Compete efficiently

by investing to improve the efficiency and productivity of your business communications, so you can differentiate your business against the competition

3

Make the best use of available funds

by freeing up your capital to spend on other priorities, with options for both on-and-off balance sheet funding

4

Finish IT projects faster

so you get what you need to operate and advance your business sooner than would otherwise be possible

5

Simplify budget management

with flexible repayment options, such as monthly instalments that ease cash flow, or repayments based on usage levels

The value of IT
equipment lies
in how it is used,
not who owns it.



Make technology financing more rewarding

Technology is important, but what about my other investment priorities?

Technology investment is likely to be just one of many priorities, competing for your budget.

Financing IT allows you to have the technology solution you really need – rather than the one that budgets dictate – and helps realise the business benefits earlier.

Importantly, with financing you know your capital is free for other business priorities – leaving lines of credit, such as bank loans, open.

What happens if I need to add to, or upgrade my solution sooner than expected?

With the pace of technological innovation today, the equipment you buy now may be obsolete in just a few years. A new solution may enter the market that you simply cannot do without; or an existing supplier may introduce an indispensable upgrade well before your next refresh is scheduled.

So what do you do – just make do with the current version until there's budget to change?

To be fully competitive you need the flexibility to change equipment as your business grows and develops, not simply when investment funds allow.

So when new technology comes to market that would make a difference to your business, you will be in the position to refresh your technology without having to go through another capital investment decision.

With financing you can depend on staying up-to-date by using the option to refresh your technology within the term of an existing agreement.*

*Terms and conditions apply.

I've always dealt with the bank for my funding requirements. What are the benefits of vendor financing?

There are many advantages.

Vendors have a deep working knowledge of their technology and most importantly, how it can benefit your company.

Vendors also understand that the total cost of ownership over the life of the asset goes beyond the cost of the hardware – to include software, deployment, servicing, maintenance and financing.

Relying on a more formalised approach to acquiring technology can help reduce ongoing costs, improve productivity and maximise assets.

“Financing with Cisco Capital allowed us to spread the costs of the project and speed return on investment. When you factor in IT efficiencies, call savings and productivity gains we expect the Cisco solution to pay for itself within two years.”

René Collé, Director Finance and ICT, Monuta.

Take a strategic approach to technology financing

Financing is not merely an alternative means to fund the acquisition of technology. It is a strategic approach that offers important financial, operational and technical benefits:

- Accelerate competitiveness, operate more efficiently and streamline technical performance
- Get the technology you need now to enhance your productivity and communication, without waiting for budget to become available
- Gain the flexibility for technology refresh and upgrades to allow you to match your IT strategy with your changing business needs

Bank on the benefits of financing:

- Maximising constrained budgets
- Improving cash flow
- Matching cash flow to asset utilisation
- Ensuring predictable budgeting
- Providing end-to-end financing for technology solutions
- Protecting capital for other priorities
- Protecting existing lines on credit
- Supporting off balance sheet financing
- Offering potential tax advantages

With financing, you can bring forward your investment... and it starts paying for itself straight away, reducing costs, improving competitive performance, increasing efficiency and delivering other business benefits.

And, if you need to upgrade or add more equipment as your business grows, you can rely on financing to give you the flexibility to refresh your technology when you need it. Financing gives you all that and leaves your capital free.

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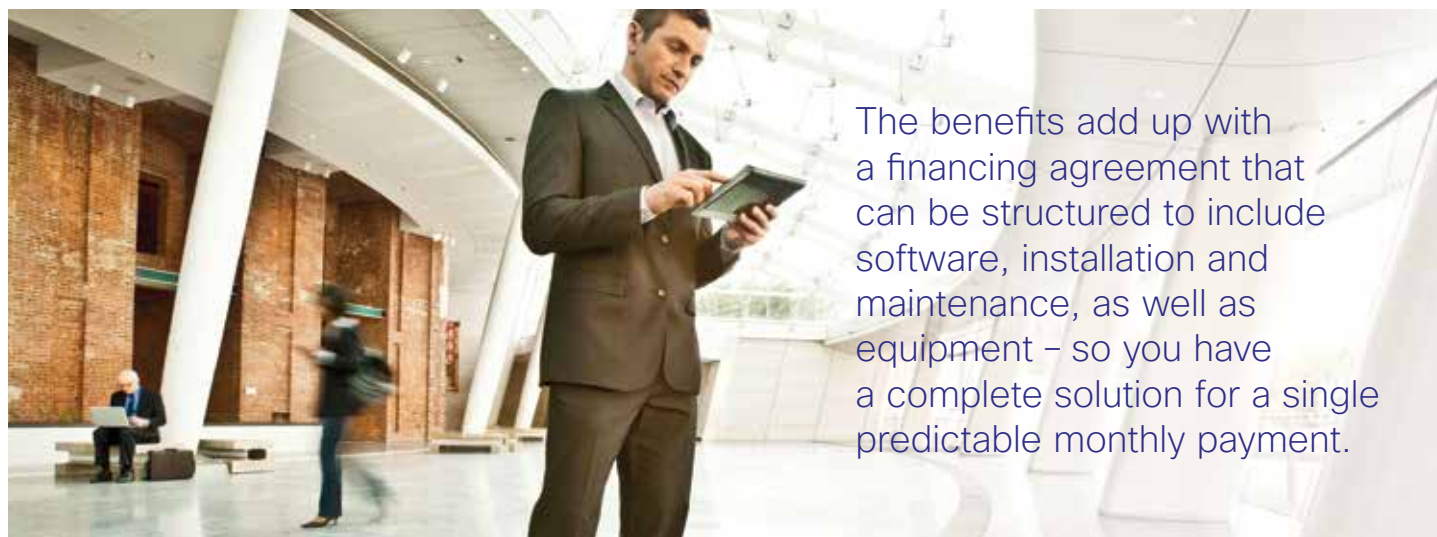
Cisco Capital can address the needs of businesses to make the financing process simple and affordable.

With competitive rates, flexible terms and options, and an easy application process, you can be sure of quickly acquiring the technology you need.

As a wholly-owned subsidiary of Cisco Systems Inc, Cisco Capital's strategy is integrated with Cisco's own business strategy and technological developments.

Cisco Capital therefore has the dependable product and service expertise to offer you practical advice on all aspects of technology investment.

Cisco Capital
Financing Business Innovation



The benefits add up with a financing agreement that can be structured to include software, installation and maintenance, as well as equipment – so you have a complete solution for a single predictable monthly payment.



For more information on how you can
Count on Cisco Capital to finance your
technology requirements, please visit:

www.ciscocapital.com/emea



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