



**What businesses  
like yours need  
to know about  
financing  
technology\***

**\*without the small print**

# Why do I need to know about financing technology?

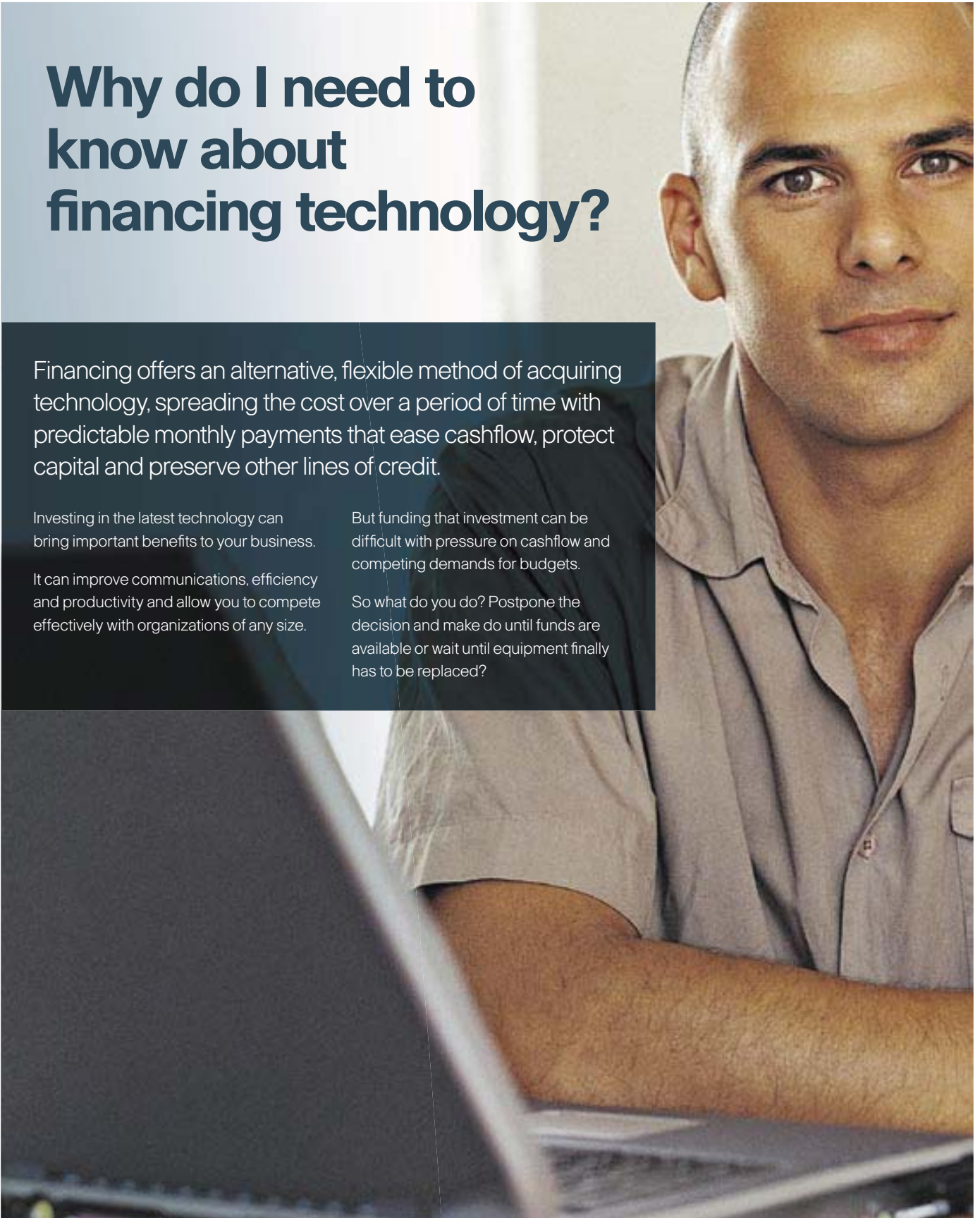
Financing offers an alternative, flexible method of acquiring technology, spreading the cost over a period of time with predictable monthly payments that ease cashflow, protect capital and preserve other lines of credit.

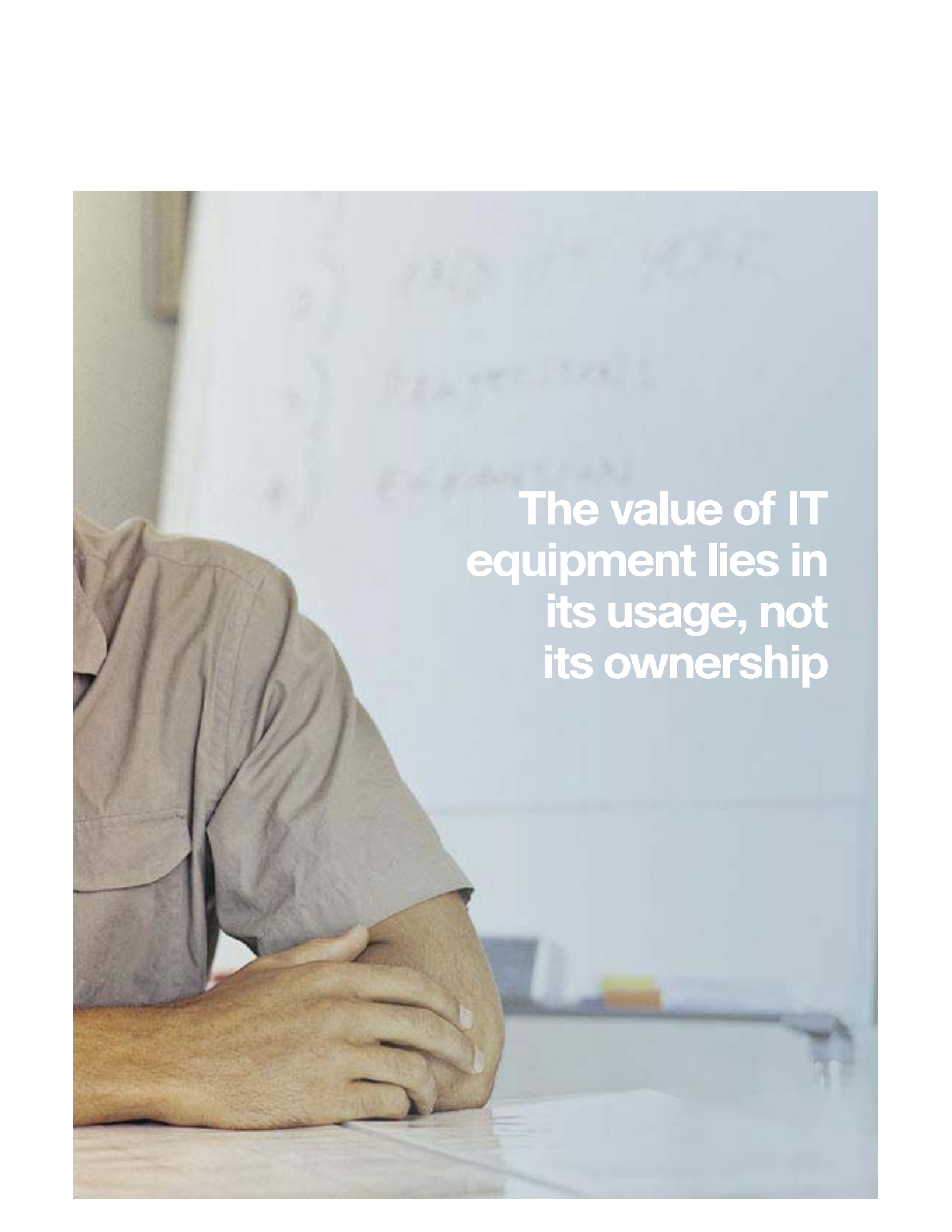
Investing in the latest technology can bring important benefits to your business.

It can improve communications, efficiency and productivity and allow you to compete effectively with organizations of any size.

But funding that investment can be difficult with pressure on cashflow and competing demands for budgets.

So what do you do? Postpone the decision and make do until funds are available or wait until equipment finally has to be replaced?



A photograph of a person in a beige short-sleeved shirt sitting at a desk. Their hands are clasped over a laptop. In the background, a whiteboard is visible with some faint, illegible writing. The overall scene is brightly lit, suggesting an office or meeting environment.

**The value of IT  
equipment lies in  
its usage, not  
its ownership**

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

In most businesses, technology investment is just one of many priorities competing for sometimes tight budgets.

Using financing to acquire your technology can bring forward the business benefits and allows you to choose the technology solution you really need rather than the one that budgets dictate.

Importantly, financing leaves your capital free for other business priorities as well as keeping your other lines of credit, such as bank loans, open.

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

Technology is evolving rapidly as suppliers introduce upgrades and enhancements, as well as innovative new products. This can be a concern if you buy your technology outright. The equipment you buy now may be obsolete in just a few years.

So what do you do if an improved version is coming onto the market soon? Wait and see or make do with the current version?

In order to remain competitive and take advantage of the latest developments, it's essential to have the flexibility to change equipment when you need it, not when investment funds allow. Technology that is right for your business today may need to change as your business develops and grows.

With financing, you have the option to refresh your technology within the term of an existing agreement\*.

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

\*Terms and conditions apply

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

There can be some major advantages in dealing with a technology provider. Vendors have a deep working knowledge of their technology and its potential benefit to your company, enabling them to relate financial advice to your IT and business strategy.

They also have an intimate knowledge of technology lifecycles, as well as an understanding of the impact of new and planned technology developments. As a result, they can provide you with informed advice on investments that are future-proof and help you plan your strategic business roadmap.

You also need to take into account the total cost of ownership over the life of the asset. The true cost of a technology solution goes beyond the cost of the hardware. It includes software, deployment, servicing, maintenance and financing.

By adopting a more formalized approach to acquiring technology, you may be able to reduce ongoing costs, improve productivity and maximize assets.

“The magnitude of our IT needs at Perkins Rowe was tremendous. Without the availability of financing, we would have had to upgrade our IT system in phases. However, with the leasing structure we selected, we were able to make our system available day one.”

Tommy Spinosa, Owner of Perkins Rowe

## Take a strategic approach to technology financing

Financing is not just an alternative method of funding the acquisition of technology. It is an approach to business that offers important financial, technical and operating benefits.

- By bringing forward business benefits, financing can ensure that your technology projects are more successful and accelerate competitive advantage.
- By offering the flexibility of technology refresh and upgrade, financing can allow you to match your IT strategy with your changing business requirements.
- By protecting budgets, financing can enable you to meet your other investment priorities without compromise.

## Financing could offer significant advantages in terms of:

- maximizing constrained budgets
- improving cash flow
- matching cash flow to asset utilization
- ensuring predictable budgeting
- providing end-to-end financing for technology solutions
- protecting capital for other priorities
- protecting existing lines of 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, financing gives you the flexibility to refresh your technology when you need it. Financing gives you all that and leaves your capital free.

## Why Cisco Capital EasyLease?

The Cisco Capital EasyLease programme has been developed to address the needs of small and mid sized businesses, making the financing process simple and affordable.

With competitive rates, flexible terms, options to refresh your technology and straightforward application processes, we can help you quickly acquire the technology you need.


Cisco Capital specializes in providing innovative financing solutions for Cisco Systems products and services.

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 product and service expertise to offer you practical advice on all aspects of technology investment.



A financing agreement can be structured to include software, installation and maintenance as well as equipment. That means you can implement a complete solution, all in a single predictable monthly payment.



For more information on financing  
your technology requirements with  
Cisco Capital, please visit our website:

[www.cisco.com/go/ciscocapital](http://www.cisco.com/go/ciscocapital)



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