



An alternative source of funding for Cisco solutions during challenging economic times

Let Cisco Capital help you get on with the business of doing business

Current economic situation

The financial markets remain turbulent and under considerable stress: Liquidity has evaporated, which means that banks have less capital to lend and therefore the cost of borrowing is becoming more expensive.

The current situation is due to several factors including the global sub-prime mortgage crisis, which forced financial companies to write down billions of dollars of distressed assets to reduce their debt-to-equity ratios. To raise capital, banks and financial institutions have sought to sell assets which has further deteriorated the financial markets. These forces, combined with lack of trust, are putting severe strain on the markets causing capital to become in short supply and freezing bank-to-bank lending, making the cost of new debt much more expensive and difficult to acquire, even for AAA-rated businesses.

Companies are now trying to preserve both the cash they have in hand and also their bank facilities, which in turn places even more scrutiny on capital equipment purchases and technology investments.

The effect on your business

The economic instability has increased the true cost of running a business. Raising capital has become more difficult and expensive to obtain. For some, reduced credit ratings limit access to capital using traditional credit lines. Companies must now rely on internally generated cash flow to offset the tight credit market. This ultimately creates an environment in which preserving capital is the priority.

Securing alternative sources of capital has never been more important as companies are increasingly challenged to reduce spending and preserve capital whilst remaining competitive and achieving business objectives.

Cisco Capital can make the difference

Cisco CapitalSM, a wholly owned subsidiary of Cisco[®], continues to help make borrowing both available and affordable for most Cisco customers.

As a captive finance source, we are not experiencing the same financial capacity issues that are currently affecting some banks, financial institutions and independent leasing companies. We're able to take advantage of the strong financial resources of our parent company, Cisco, to provide our customers with an alternative source of capital. As a trusted business partner, Cisco Capital can help you to obtain the right Cisco solution with the most competitive and flexible acquisition strategy for your business.





Cisco Capital combines expertise in flexible, competitive financing with a comprehensive knowledge of Cisco technology.

Cisco Capital provides unique value and insight by building a more strategic framework for the acquisition and lifecycle management of Cisco solutions.



Customer benefits

Cisco Capital can help you identify a more competitive and flexible acquisition strategy for your Cisco solutions through:

- Cash and credit conservation; access to an alternative line of credit
- Flexible financing structures and terms that allow access to future budgets, with the option to convert capital expenditures to operating expenditures
- Captive finance rates and residuals that help to reduce your total cost of ownership
- Alignment of project costs to technology benefits delivering increased ROI
- Total business solution financing (Cisco equipment, software, services, partner services and complementary third-party equipment)
- Customised financing to produce the best economic and useful life scenarios for your unique business circumstances

For more information

Contact your Cisco Capital or Cisco partner representative to find out how financing from Cisco Capital can make the difference for your company, today.

www.cisco.com/go/capital_europe

More Cisco expertise.
More competitive financing.