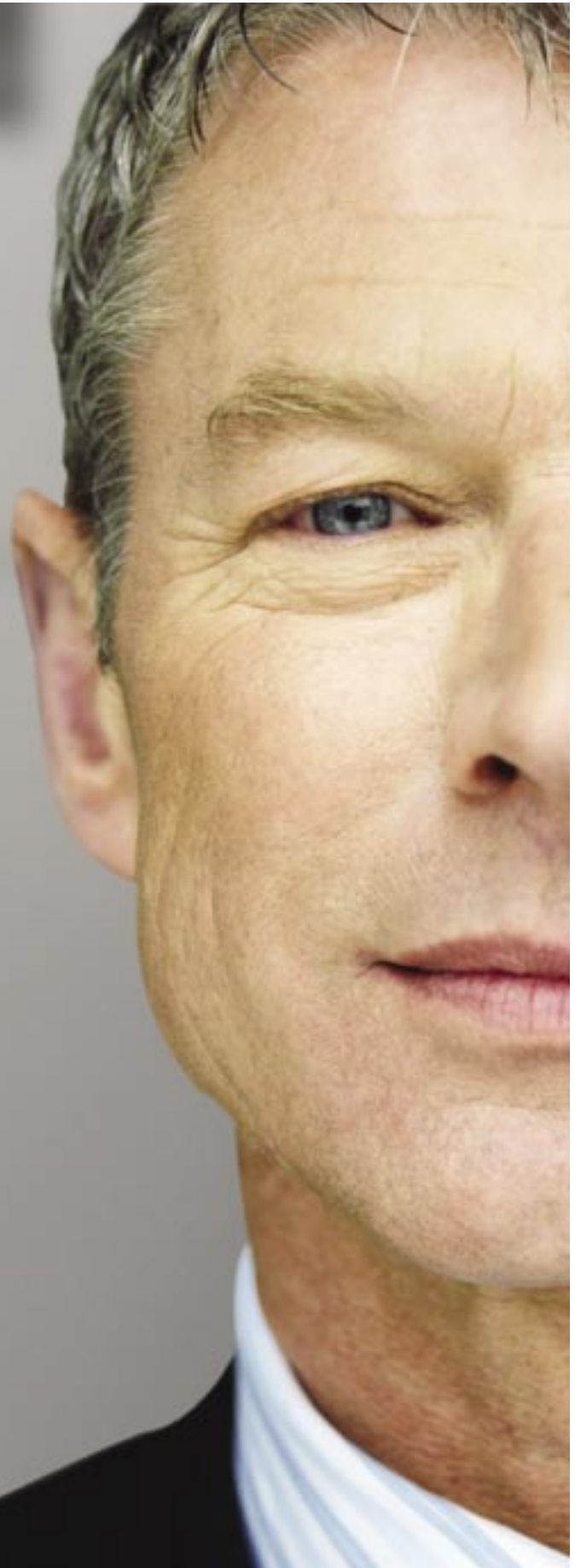




**What every  
business  
needs to  
know about  
financing\***

**\*without the small print**



# Aligning your technology investments with changing business needs

Financing is an acquisition strategy that can offer significant business benefits

Financing technology can bring forward the strategic benefits of productivity, efficiency and competitiveness, without impacting capital budgets.

To meet changing needs or overcome technology obsolescence, financing offers options which can be structured over time to meet your needs to upgrade or add equipment during the term of the agreement, further assisting with your technology strategy planning, without necessarily requiring further capital investment.

With financing you can integrate your asset management strategy with your financing strategy to optimise benefits, return on investment (ROI) and total cost of ownership (TCO). Implementation, service and maintenance costs can also be incorporated, spreading your total costs over time.

When it comes to acquiring technology, the decision on how to acquire is as critical as the decision on what is required.

An effective funding decision should take into account a range of business, financial and technical considerations, that is flexible enough to align with current and future business strategies. That way, technology acquisition can be treated not as a cost, but an opportunity to add value to the business.



## Bringing investment forward

When a leading UK building society merged with another financial institution, it recognised the barriers to business growth of its ageing voice network.

However, budgetary issues threatened to delay the project by 18 months, with significant impact on revenue and profitability.

A Cisco Capital financial framework incorporating a deferred payment arrangement allowed the project to be brought forward, with structured payments, while the new network delivered immediate business benefit.

## Supporting ongoing technology refresh

An international stock exchange wanted to improve the availability of real-time market and trading data to customers.

It also recognised that, to maintain its competitive edge, it would need to keep refreshing its technology.

The financing framework from Cisco Capital enabled the exchange to refresh technology on an ongoing basis, with an option to return equipment at the end of the term to minimise risk.

## Protecting cashflow

A Spanish retail group opening new branches throughout the country decided to set up a converged network with IP communications to link all branches. However, budget constraints meant cashflow was a priority.

A Cisco Capital financial framework incorporating market-leading residual values provided affordable monthly payments, with a technology refresh option protecting against the cost of any technological advances over the period of the agreement.

## Innovative approach to alleviate budget pressure

When a Dutch vocational college planned to consolidate seven sites into one state-of-the-art campus with a high performance converged network, the partner introduced Cisco Capital to ensure that the college did not have to compromise on its key technical requirements.

The finance solution from Cisco Capital combined a Sale and Leaseback arrangement, which provided the college with an injection of cash for their old technology assets, which not only covered the first year's payments, but also more fundamentally enabled the implementation of the college's complete infrastructure of choice.



## Managing technology assets

Financing payments have the flexibility to align acquisition, refresh and disposal lifecycles within the financial terms - supporting a proactive asset planning and management strategy that can optimise ROI.

In addition, financing can also help remove the ever-increasing burden of equipment disposal and its associated environmental impact.

## Financial considerations

The true cost of a technology solution can include hardware, software, deployment, servicing, maintenance and financing.

A finance agreement can be structured to include all cost elements in fixed predictable payments, enabling you to implement a complete solution and lower TCO, whilst significantly improving cashflow.

In addition, a finance solution preserves capital for alternative investment and contributes to profitability, whilst also accelerating ROI.

## Financing provides a strategic framework for delivering business, technical and financial benefits:

- Brings forward business benefits, ensuring the success of technology projects in accelerating competitive advantage.
- Offers the flexibility of technology refresh and upgrade, enabling technology and business strategy to be continuously aligned.
- Protects scarce capital, enabling you to meet other investment needs without compromise.

## Financing through a technology specialist

It's important to choose a finance supplier with a deep working knowledge of current and planned technology and its potential business benefits.

Cisco Capital offers this balanced, strategic approach to technology financing.

We provide innovative financing solutions for Cisco solutions, with the global strength to act as a long-term funding partner.

As part of the Cisco family of companies, our commitment is to identify our customers' needs and maximise their success.

This is achieved by providing our customers with the products and services required to facilitate their strategic technology roadmap.

Cisco Capital - as a trusted business partner - helps our customers to add business value and maintain sustainable competitive advantage.

**How business  
acquires technology  
is as critical as  
the technology  
decision itself**



# Financing brings forward business benefits and preserves capital

For more information on financing  
your technology requirements with  
Cisco Capital, please visit our website:  
**[www.cisco.com/go/capital\\_europe](http://www.cisco.com/go/capital_europe)**



#### Americas Headquarters

Cisco Systems, Inc.  
170 West Tasman Drive  
San Jose, CA 95134-1706  
USA  
[www.cisco.com](http://www.cisco.com)  
Tel: 408 526-4000  
800 553-NETS (6387)  
Fax: 408 527-0883

#### Asia Pacific Headquarters

Cisco Systems, Inc.  
168 Robinson Road  
#28-01 Capitol Tower  
Singapore 068912  
[www.cisco.com](http://www.cisco.com)  
Tel: +65 6317 7777  
Fax: +65 6317 7799

#### Europe Headquarters

Cisco Systems, International BV  
Haarlerbergpark  
Haarlerbergweg 13-19  
1101 CH Amsterdam  
The Netherlands  
[www-europe.cisco.com](http://www-europe.cisco.com)  
Tel: +31 0 800 020 0791  
Fax: +31 0 20 357 1100

Cisco has more than 200 offices worldwide. Addresses, phone numbers, and fax numbers are listed on the Cisco Website at **[www.cisco.com/go/offices](http://www.cisco.com/go/offices)**.

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