

# Ten good reasons to consider financing

Financing provides significant business benefits to companies of all sizes.

Here are ten good reasons you should consider a flexible financing solution from Cisco Capital:



1

## Conserve Valuable Cash

With financing from Cisco Capital™, your cash is not tied up in equipment costs. Financing frees up cash for more strategic investments, or for the innovation required to grow your business.

2

## Preserve Credit

Use our financing so you don't use up your lines of credit, leaving more cash within your business.

3

## Total Solution Financing

With Cisco Capital you can finance up to 100 percent of your equipment costs in addition to soft costs such as maintenance, software and services. Subject to some limitations, we can also finance complementary non-Cisco equipment components of your total solution.

4

## Fixed Payments

A fixed monthly or quarterly payment helps you to predict and manage budget over the long term.

5

## Cash Flow Management

Pay for the equipment as the revenue or productivity benefits derived from the equipment are realised, not before. This allows you to match in-flows to out-flows.

6

## Flexibility

Structure payments to fit your budget. Cisco Capital offers a variety of traditional and customised structures to meet your needs.

7

## Avoid Technology Obsolescence

Financing offers you the flexibility to upgrade to new technology to match your current and future business needs.

8

## Off-Balance Sheet Financing

"Off Balance Sheet" financing may allow your company to:

- Maintain compliance with bank and loan covenants
- Stay within capital budget constraints
- Improve certain financial ratios

9

## Purchase and Renewal Options

Financing provides you with end of lease and ongoing flexibility to return, purchase or upgrade the equipment as your business requires.

10

## Deferred Payments and Other Benefits

Payment deferral options and further financing offers and programs are available to ensure that acquiring the technology you need is as straightforward as possible.

Please visit

[www.ciscocapital.com/za](http://www.ciscocapital.com/za)  
for more information

