

# Financial Services

excell<sup>®</sup>

Financing makes assets more affordable, removing the burden of ownership and allowing your business to keep technology up-to-date whilst conserving resources

Excell Financial Services is a name synonymous with Excell's own standards. This united approach makes the process of obtaining technology simple. Funding availability will assist your business growth & development to move at the pace your business needs, rather than the rate at which short term cash resources can be freed-up.

Increasingly, customers are asking us for a whole spectrum of solutions to be wrapped into their financing agreement.

As such, our financing agreement has been built to accommodate the following:

- IT/Computer Equipment
- Communication Costs
- Software
- Office Furniture
- Company Vehicles
- Training and Consultancy
- Maintenance

In addition to competitive rates arranged through recognised funding sources, our financial products offer:

- Monthly & quarterly payments
- No early settlement penalties
- Convenient payment terms
- No deposits necessary
- Fixed, known costs

Small and mid-sized businesses, struggling to balance their checkbooks and keep pace with advancing technology, are failing to take advantage of a strategy that can help accomplish both these goals – computer equipment leasing.

SMBs generally buy, rather than lease, their computer equipment. It's surprising that more companies, more SMBs, don't lease.

**Gartner**

## Benefits at-a-glance:

### 1. Increased cash flow:

You don't have to pay the full cost of the asset up front, so you don't have to use up your cash reserves or borrow money

### 2. Enhanced choice:

You have access to a higher standard of equipment, which might be too expensive to buy outright

### 3. Secure future:

You pay for the asset over the fixed period of time that you use it, which helps you to budget for the future

### 4. Fixed interest:

Interest rates on monthly rental costs are fixed, making it easier for your business to forecast cash flow

### 5. Flexibility:

You can spread the cost over a longer period of time and match payments to your income

### 6. Tax benefits:

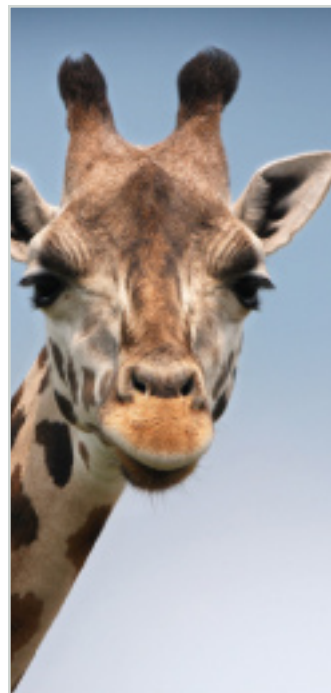
Your business can usually deduct the full cost of lease rentals from taxable income

### 7. Stability:

You won't have to worry about an overdraft or other loan being withdrawn at short notice, forcing early repayment

### 8. Scalability:

If you need to upgrade or replace the equipment, you can simply make a small adjustment to your regular payment, rather than invest a lump sum up front



Financing:  
From a  
different  
perspective

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