



Small Business

## Microsoft Financing for Small Businesses

Microsoft provides affordable financing for your IT solution that is easy to acquire and makes smart business sense. Focus on getting what you need, instead of how you will pay for it.

### Introduction

Don't let old technology hold back your business. With Microsoft® Financing, you can reduce the up-front cost of purchasing the information technology your business needs to be more efficient and effective. Receive the benefits of your technology investment now—and pay over time. Save your cash reserves and line of credit for other needs.

You may simply need to update your Windows®-based PCs. Or perhaps you are investing in your first server or a new custom business application. Either way, Microsoft Financing can finance the entire solution—software, hardware, and implementation services—at a fixed interest rate. This allows you to shift your focus from “How will I pay for it?” to “What do I need?”

### Benefits

- **Easy.** Microsoft Financing is designed for small business, so you can finance technology solutions costing as little as U.S. \$3,000. The financing is backed by Microsoft and is available from your technology partner. You can decide on the solution and apply for financing simultaneously—without investing valuable time looking for other credit sources.
- **All-inclusive.** Microsoft Financing provides you with a convenient purchasing option that is rarely available from other sources. Microsoft will finance genuine Microsoft software-based solutions, whether that is a software-only solution or a more comprehensive IT solution that includes software, hardware, and implementation services. The result? You have one financing provider and a single payment to make each month.
- **Smart.** Microsoft Financing is the smart way to acquire the technology you need to make your business run more smoothly. You get a fixed monthly payment with no surprise fees at the end of the agreement. And, you can save your cash and regular credit reserves for investment, expansion, or emergencies.

Reduce the up-front cost of purchasing the information technology your business needs to be more efficient and effective.

## How Microsoft Financing Works

Microsoft Financing provides 36-month loans for solutions that include genuine Microsoft software and cost a minimum of \$3,000. These financing programs are backed by Microsoft Corporation and can be acquired exclusively from your Microsoft technology partner.

As you can see from the comparison table below, Microsoft Financing can provide you with distinct advantages over other financing options available to you.

## How Does Microsoft Financing Compare with Other Financing Options?

Key Questions	Microsoft Financing	Leasing	PC manufacturer-offered financing
Can you finance software licenses?	Yes	Only what is included on the hardware	Typically limited to 15% or less of the total deal size
Can you finance hardware?	Yes	Yes	Yes
Can you finance partner services?	Yes	No	No
Will ownership of the solution transfer to you at the end of the term?	Yes	With buyout	Yes

## When Is Microsoft Financing an Ideal Solution?

Managing cash flow is critical to your business. You need practical tools that help you keep money flowing smoothly. Microsoft Financing can help you obtain the technology solutions you need when you face business challenges such as these:

- **You want a financing option that's quick and easy.** Your technology partner will help you apply online. It's a simple process that only takes a few minutes, and approval usually happens in a matter of hours.
- **You would like to avoid the variable rates associated with credit cards and lines of credit.** Microsoft Financing gives you an additional financing vehicle to purchase an IT solution.
- **You are already fully utilizing a line of credit with your bank.** Microsoft Financing gives you a fixed interest rate. You won't need to worry that the payment will increase during the full term of the loan.
- **You have other short-term needs for your cash flow.** Microsoft Financing can reduce the up-front cost of acquiring the solution.

## Minimum Eligibility Requirements

As you would expect with any form of financing, you will need to meet a few minimum requirements in order to qualify for Microsoft Financing. For example, start-up companies in business for less than two years and companies with negative cash flow or other unfavorable trends will require some form of credit enhancement. To find out how to take advantage of the flexible financing options available through Microsoft Financing, contact your Microsoft technology partner.

See your Microsoft technology partner for details.