

Specialist financing of software and intangibles

One of the key differences between Syscap and other IT finance providers is our ability to finance intangibles such as software, training and even business websites.

Most lenders and underwriters regard such items as having little or no capital value, and are reluctant to provide unsecured finance. At Syscap we understand that software is integral to any IT system acquisition and – as the relative cost of hardware continues to fall – the element companies most need to finance. Furthermore, our customers may require funds to cover the development of a business-critical website or e-commerce solution. That's why we specialise in providing unsecured funding for software and intangibles. Indeed, our financial approach to all IT is exactly the same.

Intangibles funding through Syscap: the benefits

Favourable terms

Syscap's partnerships with major software houses mean that users can acquire equipment under agreeable terms.

periodically upgrade a proportion of their software package with no increase in monthly payments.

Less risk, more credit

Unlike commercial loans, you do not have to provide additional security to qualify for finance through Syscap. And our finance packages do not affect your existing credit lines in any way.

Peace of mind

Many leasing companies secure software funding by hiding the cost of software within hardware acquisitions. That's not the case with Syscap - many of our finance arrangements are for software only. All our finance packages adhere to the guidelines laid down by the Finance and Leasing Association (FLA) and all state exactly what they are for.

Tax advantages

Funding is 100% allowable against tax, unlike commercial loans.

Cost

The financial benefits speak for themselves. With our finance packages, you pay for the intangibles over a manageable period and have the option to upgrade without a large one-off payment. It is tax efficient, and you no longer need to spend valuable cash reserves on a fast depreciating asset.

Easy upgrades

Thanks to our Systems Change Option, any finance package for software and intangibles should be as easy to upgrade as an item of hardware. Users can



INVESTOR IN PEOPLE

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About Syscap

Syscap is the UK's leading independent IT finance provider. Syscap works directly with clients and in partnership with industry-leading IT vendors, equipment suppliers, ISVs and other business service providers. Through tailored, innovative finance solutions, Syscap enables commercial, professional and public sector organisations of all sizes to acquire the business assets and resources they need, without traditional budgetary constraints.

Founded in 1990, Syscap now employs over 110 people across the UK and Europe, has annual revenues in excess of £135 million and £300 million of assets under management.
www.syscap.com