

TOTAL SOLUTION FINANCING

The ERP Solution You Need - The Financing To Make It Work

BENEFITS

- IMPROVE RETURN ON INVESTMENT
- EXPAND YOUR CURRENT AVAILABLE BUDGET
- MATCH PAYMENTS TO ANTICIPATED CASH FLOW
- IMPROVE LIQUIDITY AND PRESERVE EXISTING CREDIT LINES
- AVOID TECHNOLOGICAL OBSOLESCENCE

HIGHLIGHTS

- ONE-STOP FINANCING SERVICES
- A VARIETY OF FACILITY STRUCTURES
- COMPLIMENTARY FUNDING LINES
- COMPETITIVE RATES

Whether you are considering the purchase of Microsoft Dynamics® NAV or Microsoft Dynamics® AX, Tectura can offer a predictable payment plan tailored to your budget.

Software and services financing makes it easy to acquire an integrated Enterprise Resource Planning (ERP) system. Financing can help companies stay within budget by turning up-front costs into affordable monthly repayments. It can help control expenses, match cash flow to business benefits, and conserve cash for other strategic investments.

HOW FINANCING CAN HELP ACCELERATE ERP PROJECTS

IT projects take time and the results don't always come through immediately. With financing, payments can be spread over the lifetime of a project, so that the solution is paid for as the benefits are realised.

This financial flexibility means projects can move ahead straight away – without having to wait for capital to become available. In addition precious capital is conserved for other projects while benefitting from low cost borrowing at fixed, competitive rates.

SPREADING PAYMENTS OVER THE LIFETIME OF A PROJECT

Cost-benefit matching is a major reason for financing software and services. Costs are heaviest at the front end of an IT project, while benefits accrue over time. When the solution is financed, costs and benefits track much more closely.

BENEFITS

By providing flexible payment options we ensure your internal capital budget or cash flow restrictions don't limit your IT innovation efforts, this makes it easier for you to:

- Improve return on investment and total cost of ownership
- Expand your current available budget
- Match payments to anticipated cash flow
- Improve liquidity and preserve existing credit lines
- Avoid technological obsolescence using flexible finance agreements that cater for upgrades

TECTURA®

HOW IT WORKS

Project financing enables you to consolidate the costs incurred whilst the solution is being implemented and convert these into a single lease finance contract at the end of the project period. It works like this:

- The lease payment is agreed prior to the commencement of the project subject to any changes to both the project capital value on completion and money costs prior to drawdown
- A short term pre-lease facility is agreed against which you incur expenditure
- You can opt to pay the interest due on any invoices settled on your behalf monthly in arrears, or alternatively, on project completion
- At the end of the project period, Tectura invoices are consolidated into a final solution cost and the medium-term lease facility is activated

TECTURA RECOMMENDS CAPITAS

Tectura understands the benefits of spreading the cost of an IT system, enabling costs and benefits to track much more closely. Having investigated the market, Tectura has partnered with Capitas Finance Ltd. Their team of financing professionals have a high degree of experience at providing this type of unsecured lending.

Many banks and other general-purpose lenders struggle to finance software and services due to the lack of security and items having little or no resale value. Using Tectura's recommended financing option delivered by Capitas - you will benefit from:

- A one-stop, full-service partner providing software and services financing know-how and effective deal structuring
- A variety of facility structures including finance leasing, operating leasing, rental plans and loans providing tailored financial solutions
- Complimentary funding lines - existing credit lines can be retained to finance other areas of your business operation and our facilities are not repayable upon demand
- Rates as competitive or even better than bank rates
- Hands-on transaction and relationship management from concept to completion
- Higher acceptance rates

ABOUT TECTURA

Tectura is a worldwide provider of business consulting services delivering exceptional service and sustainable value through consulting, software and IT implementation. Our diverse clientele includes mid-sized companies and larger enterprises

CAPITAS FINANCE LTD.

Tectura UK is pleased to provide this financing option for our clients in cooperation with Capitas Finance Ltd., a market leader in software and services financing. Staffed by professionals Capitas is uniquely qualified to make informed suggestions on a broad range of financial solutions designed to meet the genuine commercial funding requirements of Tectura clients.



FOR MORE INFORMATION

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