

Liquidity creates
sustainable growth



Eurofactor
CRÉDIT AGRICOLE GROUP

Intelligent commercial finance solutions

Take a new dynamic approach.

Imagine it – your company always has sufficient liquidity. Your receivables are secured. And you, as an entrepreneur, have complete freedom to make decisions whatever your financial plans may be – quite independently of banks and credit facilities.

An ideal concept, and one that's become reality with modern financial instruments. Whether your company wants to open up new markets in Germany or internationally, develop new products or boost turnover and growth, you increasingly depend on innovative financing solutions whichever sector you're active in.

Eurofactor AG is a leading partner for large and medium-sized companies in the area of financing. We've been present on the German market since 1988, we operate internationally and, with the Crédit Agricole Group, we've got one of the world's largest banking groups behind us.

We offer you financial solutions that are as individual as they are innovative, letting you consolidate and extend your competitive advantage. These include modules for receivables financing, bad debt protection and receivables management. You can use any or all of the modules either in combined fashion or singly as you require.

In the following pages, we'll present typical situations that every dynamic company wishing to expand and maintain its position must react to. And we'll show how we can help you turn these challenging situations to your advantage.



*“Innovation is our motivation –
we view challenges and
promote new ideas and initiatives
with interest and an open mind.”*

Flexibility creates more growth.

Your situation:

You want to expand, so you must invest: In machines, the acquisition of new subsidiaries, perhaps in innovative products. Without additional credits from banks, you'll quickly reach the limits of your capabilities. What this means is that you're paying high interest on these credits, your business is subject to more questioning and scrutiny by the banks themselves, and you have less room to manoeuvre.

Or you can take a sustainable "growth in turnover" approach, but it ties up your company's liquid assets. It can mean increasing receivables, larger stocks, longer payment terms for buyers, or, in the worst case, occurrence of bad debt.

Our solution:

We'll give you immediate liquidity – up to 90% of the effective invoice value of your receivables. This lets you simply and directly increase your commercial freedom of action by, for example:

→ Providing flexible payment terms

Or you may wish to improve your purchasing position:

→ Through using cash discount advantages

→ By gaining preferred customer status with suppliers as an 'instant payer'.

At the same time, your financial room to manoeuvre increases automatically along with your grown turnover. You save yourself complicated renegotiations on extending lines of credit, liquidity gaps and you open up room to invest.

And, finally, you're protected against bad debts:

→ We inform you in detail on the solvency of your buyers

→ We protect you up to 100% against bad debts



*“The willingness to win as a team –
we set the standard for performance
and quality in our industry.”*



“We’re committed heart and soul to our business – our organization is built on the principle of flat hierarchies and we encourage our employees to develop their own initiative in an atmosphere of trust.”

Secure new markets innovatively.


Your situation:

What you want to do is to expand internationally, opening up new sales opportunities abroad. But you’re faced with several difficult questions: How solvent are my foreign clients? What are the legal obstacles in the countries concerned? How do I secure my receivables abroad? Where do I find country-specific know-how to help me?

Our solution:

As part of Europe’s leading group dealing with receivables finance, and as a member of both global factoring associations, the Factors Chain International and the International Factors Group, we’re excellently positioned to assist you in all international matters:

- We inform you about the solvency of potential customers abroad
- We are experts in foreign legal systems and usages
- We finance your export business and secure it against bad debts
- We offer companies with several foreign subsidiaries Europe-wide financing solutions (European Pass)



*“We measure ourselves on customer satisfaction –
that’s why we listen very carefully to you.*

We want to understand your needs perfectly.”

Open up new wide scopes – intelligently.

Your situation:

The requirements of the rating procedure have increased as a result of Basle II. No matter whether you want to extend your credit line or secure better conditions with your business partners – banks are above all assessing your company on the basis of its balance sheet structure.

Our solution:

Our financial solutions, based on the sale of your receivables, allow you to shorten your balance sheet totals while increasing important balance sheet ratios – for example, the equity ratio of the company. This can bring you:

- An optimised assessment of your creditworthiness
- Better financing conditions
- A stronger negotiating position with banks and business partners

Developing your individual strengths further.

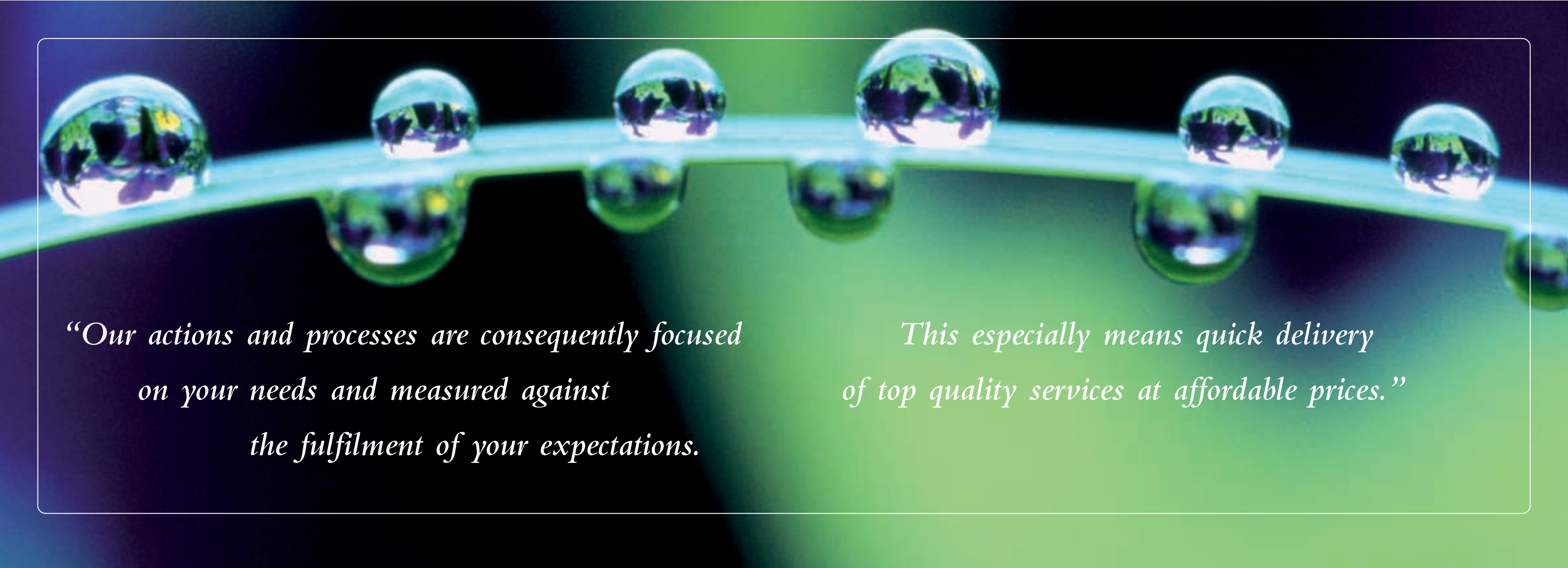
Your situation:

You, along with many other companies, know it well: A lack of payment behaviour and the resulting dunning letters, place a burden on your customer relationships. You have to put too much effort into collecting receivables. And it ties down resources that could be better employed in your core business.

Our solution:

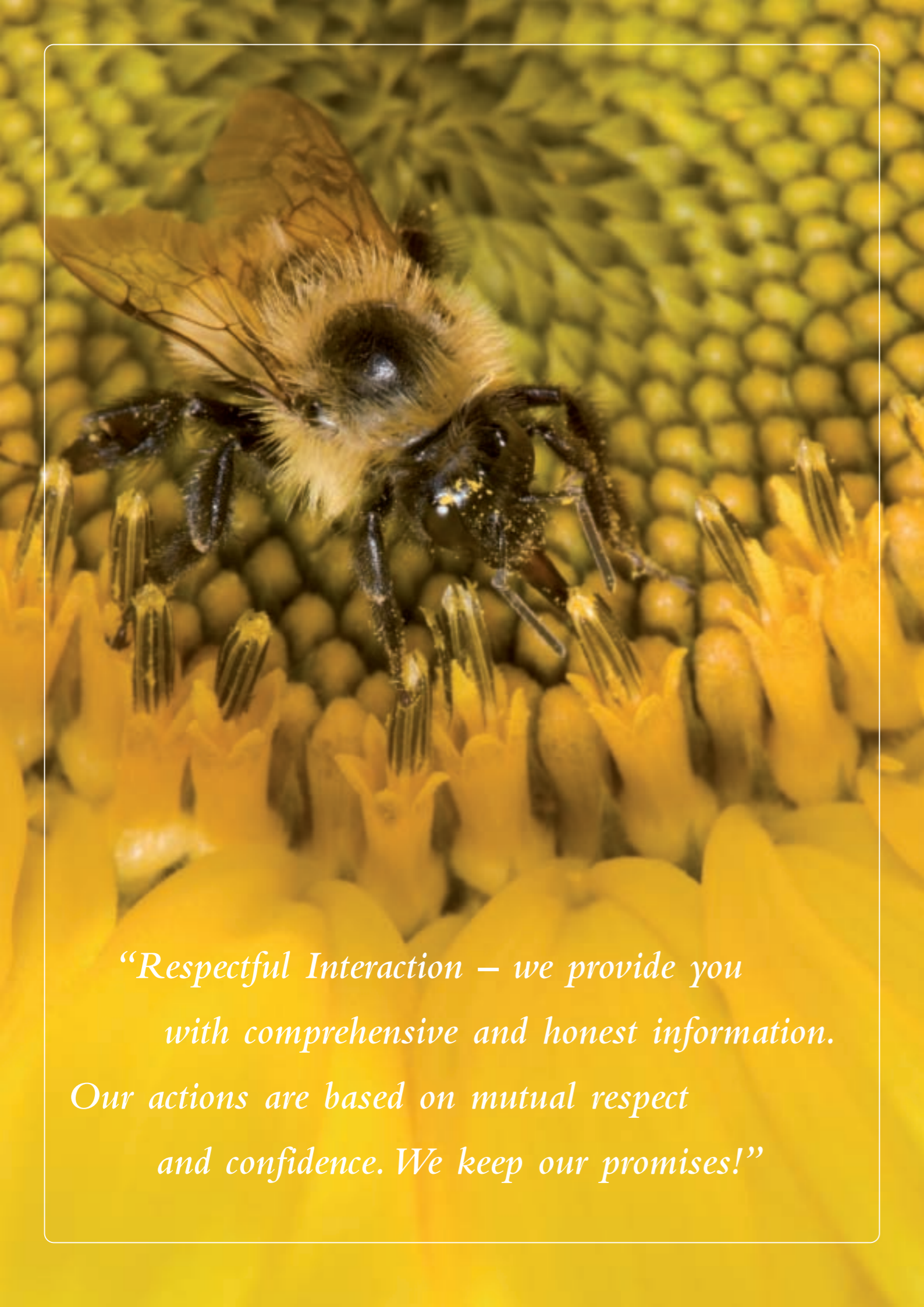
We can, if you so desire, take on receivables management for your company:

- You have more scope to develop your core business and your customer relationships
- You save on administration effort and cost, particularly when dealing with receivables abroad
- You have up-to-date information available on customer soundness, creditworthiness and payment history
- Your customers, as experience shows, pay more quickly



“Our actions and processes are consequently focused on your needs and measured against the fulfilment of your expectations.”

This especially means quick delivery of top quality services at affordable prices.”



*“Respectful Interaction – we provide you
with comprehensive and honest information.
Our actions are based on mutual respect
and confidence. We keep our promises!”*

Achieving more in partnership.

Eurofactor AG is your strong and trustworthy financing partner. We understand the needs and requirements of large and medium-sized companies. And we've the know-how, the size and the financial strength to support you anywhere in the world on your journey to growth and success.

In such a partnership, you profit from our experience:

We've been present on the German market since 1988 and we're a member of the German Factoring Association.

The Eurofactor Group has been internationally active since 1964 and is a founding member of the globally operating International Factors Group.

Within the Eurofactor Group, the leaders in Europe, we're networked with our sister companies in the United Kingdom, Spain, Portugal, the Benelux countries and France. We are a member of both global factoring associations, the Factors Chain International and the International Factors Group.

Finest expertise

Our experience and capabilities are not only shown in the large number of companies who are satisfied with our services and who rely on us. Our competence can also be seen in the numerous awards which we continue to receive from independent institutions:

→ Eurofactor AG has been regularly awarded the titles of “Import Factor of the Year” and “Export Factor of the Year” since 1988

→ According to a customer survey by TNS Infratest, one hundred percent of our customers are satisfied with our services, and ninety-nine percent would recommend us to others

→ We're proud to have received the 'Top Job' award as the best mid-range business employer, with above-average personnel management

Closer to success.

How can we help you?

Just give us a call. We'll be delighted
to get in contact with you.

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