

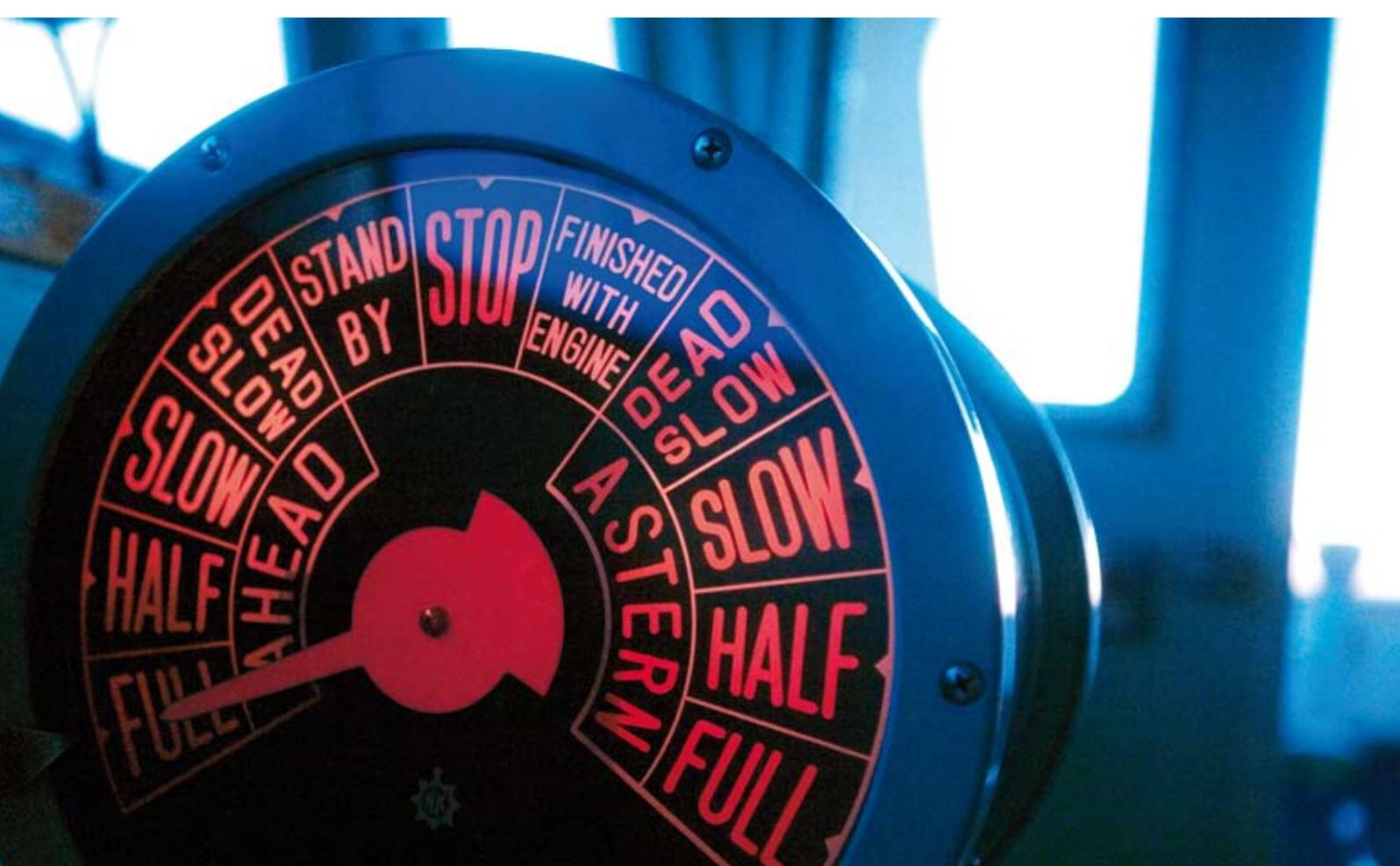


 **abcfinance**

Partner of choice to small and  
medium enterprises



 abcfinance



## abcfinance: optimum liquidity for optimum performance

Having served the needs of small and medium companies for over three decades, abc and its products have long been synonymous with reliability and fairness. With innovation. With flexibility. And, of course, with strength and stability.

Three letters – three business segments that stand for highly innovative financing products geared towards SMEs: Tailor-made offers in the field of equipment leasing. Factoring solutions designed for individual needs. And sector-specific sales financing for dealers and manufacturers. A whole host of profitable solutions. All from a single expert.

**abcfinance** provides the liquidity required for maximum flexibility. With a strong partner like **abcfinance** at your side, you can be sure of a solid financial foundation for your business activities. Allowing you to hone your competitive edge over the long term. And our trusted sector expertise and financing know-how is all backed up by the financial robustness of the Werhahn Group.

**abcfinance** – partner of choice to small and medium enterprises.



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 **abcfinance**  
leasing

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 **abcfinance**  
factoring

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 **abcfinance**  
solutions

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## abcfinance: one brand – one goal

abcfinance's focus has always been on small and medium companies. After all, it is these that provide the key impetus for innovations. It is also these who invest in research and development. And who supply the bulk of all jobs and traineeships. However, they are also exposed to a high financial risk. Our solution-oriented financing products enable you to respond quickly and flexibly to everyday challenges. Alternative financial opportunities ensure planning security and financial independence. While reducing risks and increasing stability for your entire company. Combining leasing with factoring can broaden your liquidity scope. After all, our experience has shown us what is best for small and medium companies.

Fast, straightforward financing. Staying on the cutting edge of technology. Investing in the commercial rather than the technical useful life of capital goods. Safeguarding liquidity. With flexible instalment plans. And calculable costs. Define your priorities and we will help you to find the right solution.

By acquiring your customer receivables and purchasing equipment immediately, we give your company additional financial scope. A direct liquidity boost that will take it to a new level. With 100% protection against bad debts and a highly professional receivables management system. All of which will improve your company rating in the long term.

Innovative financing for specialised sectors. We have worked together with prominent dealers, producers and partners for several decades, offering tailor-made sales financing models for our customers.



## abcfinance: a strong financial partner at your side

Financial transactions are a matter of confidence. Founded on reliability, fairness and problem-solving expertise, abcfinance's company philosophy for long-term business relationships draws on over 30 years of service.

Not only for end customers, but also in close cooperation with producers, dealers and agents. All with the common aim of developing customised financing products for boosting sales.



**abcfinance:** Behind this name is a close-knit network that serves customers all over Germany. Providing expert advice – quickly and individually. In all questions relating to leasing, factoring or sales financing. Be it requests, quotes or contractual arrangements. Face-to-face, by phone or on the Web. We are there for you.

This is because we focus on the needs of small and medium companies at all times. And are always open to new ideas. And concepts for boosting profits. Anything to help you reach your goals.

After all, it is only through constant interaction that we are able to gain an objective view of the market and to play an active role in shaping it. A strong financial partner at your side.

We are part of the Werhahn Group – a large German family-owned company that has enjoyed a solid reputation for service and customer proximity for over 160 years. And with its own bank, making us truly independent.

**abcfinance – you can count on us.**



## **abcfinance** leasing

In today's business world, success is dependent on many factors. One of these is flexibility. Not just when strategically planning your business activities. Or developing new business models. But in particular when financing your capital goods. **abcfinance** leasing provides that all-important flexibility with financing solutions geared towards your individual needs.

Whether you want to buy new company cars. Or expand your core machinery. Or bring your business up to date with the latest hardware and software. **abcfinance leasing** is the ideal alternative to equity financing. And keeps your bank credit lines free for working capital.

After all, **abcfinance leasing** means that you can invest quickly and securely.

For fair contracts tailored to your individual requirements you need to look no further than **abcfinance leasing**. We provide the liquidity and flexibility you need to bring out the best in your company.



## abcfinance leasing: freedom through flexibility

“Wealth does not lie in owning things but in how they are used.” Although it dates back to Aristotle, this thought is as valid today as it was over two thousand years ago. This is because mobile goods are tools that are essential for your production and services process. And a major competitive challenge for your company. Companies need to be on the cutting edge of technology at all times. Free of liquidity problems. And with flexible depreciation periods. All of which points to the simplicity and efficiency of mobile leasing.

abcfinance leasing – a strong financing partner for mobile assets.

### The advantages of abcfinance leasing are plain to see:

#### **abcfinance leasing increases your liquidity scope right away**

Liquidity is the lifeblood of a business. By commissioning us to finance your investments, you are free to concentrate on your business and your customers. Leasing allows you to remain independent of your bank. And takes the pressure off credit lines.

#### **abcfinance leasing means planning security**

Leave nothing to chance – by arranging individual and fair lease terms and rates, you will have a secure basis for calculation.

#### **abcfinance leasing guarantees independence from manufacturers**

Only the best will do. You are free to choose the asset in question, as well as the manufacturer and the dealer. And reap the benefits of having an independent partner at your side.

#### **abcfinance leasing yields positive balance sheet effects**

Improve your balance sheet structure. Leased assets are carried on **abcfinance’s** balance sheet. Which means that your

equity ratio remains unchanged by your investment. And, in turn, your rating with your bank.

#### **abcfinance leasing stands for innovation**

The importance for companies to remain on the cutting edge cannot be overemphasised. Hence the constant need to invest in state-of-the-art technology. With our flexible leasing terms, you will always remain a competitive force at the forefront of technology.

#### **abcfinance leasing boosts flexibility**

Realistic planning. We set the monthly leasing rates together with you. Based on your individual company situation. And based on the planned income from the leased asset. With a flexible leasing arrangement. And a choice of fair options for terminating the lease.

## abcfinance factoring: progress through “cash by click”

Stay liquid. And generate additional liquidity. This is the key to ensuring financial scope on the sales and procurement side. Using existing market opportunities. Boosting sales. And financing the growth of your company securely. After all, there is some truth in the age-old business adage that advises “liquidity before profitability”.

However, the reality is often quite different. Long payment terms. Or unexpected bad debts. Set against ongoing costs for personnel. Materials, rent, interest and leasing expenses. Small and medium companies in particular rely on effective liquidity management to be able to finance these expenses in advance on an ongoing basis.

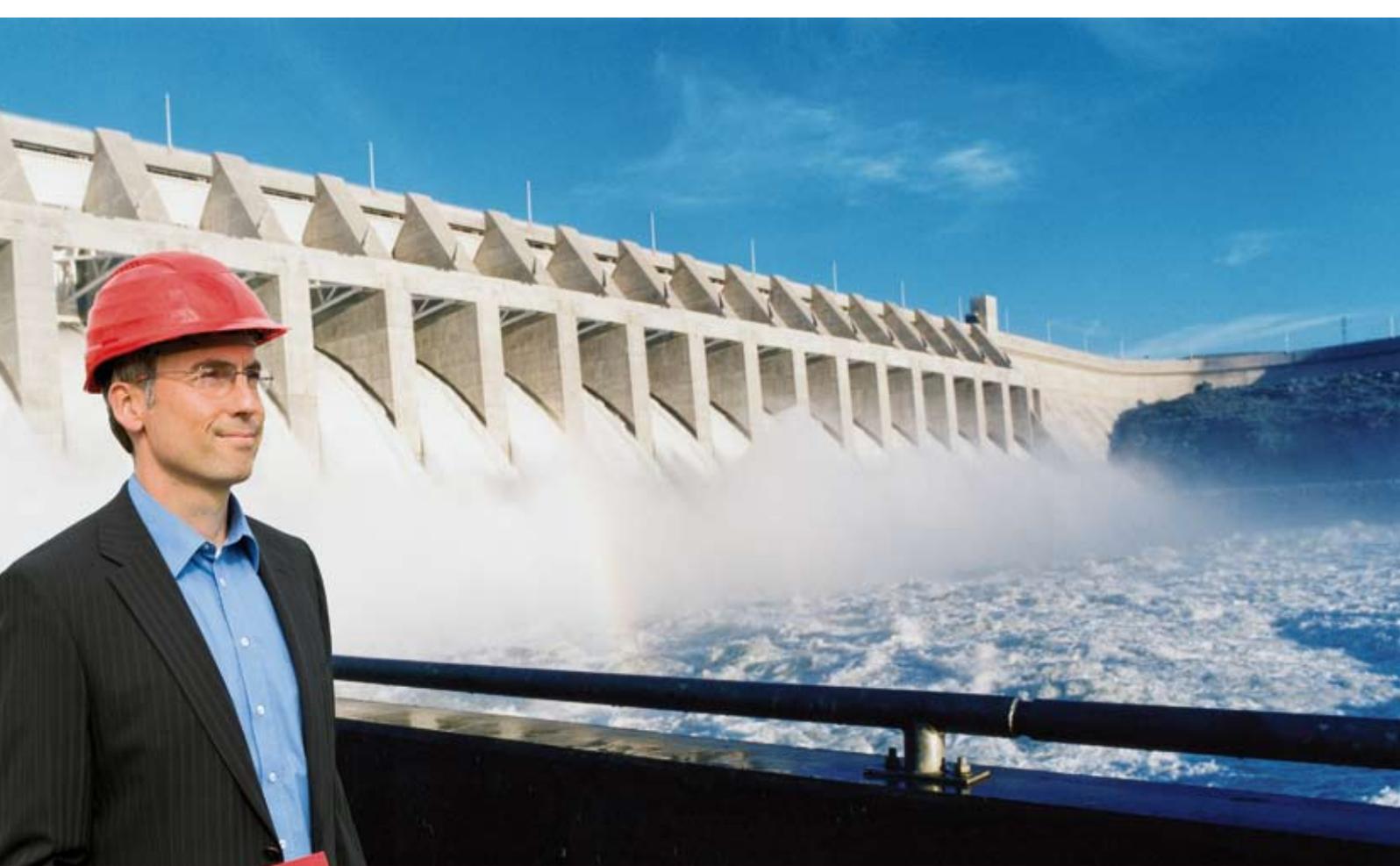
Which means either working with the handbrake on. Or being in a position to pay the bills as they come in. Without providing what effectively amounts to interest-free loans. With a liquidity boost from abcfinance factoring, you can put an end to all this.



With **abcfinance factoring**, having valuable capital tied up in customer receivables will be a thing of the past. We assume the complete default risk for customer receivables. We pay up to 90% of the invoiced sum directly into your account. And the remaining 10% when payment has been received from your customer. Money that you can count on.

But **abcfinance factoring** doesn't stop there. Factoring not only ensures prompt payment directly to your account but can also help to save money. **abcfinance factoring** eliminates the cost of your existing trade credit insurance. Our professional receivables management – which is conducted in close consultation with you and is tailored to your individual company specifications – helps to shorten payment turnaround times. Which in turn pushes down financing interest rates. Savings potential that pays off in the long term.

The benefits of factoring have long been used by foreign companies and competitors. **abcfinance factoring** – our innovative financing instrument – offers you liquidity in real time too.



**There are many reasons for opting for abcfinance factoring:**

**abcfinance factoring pays off**

Stay in the black. A direct liquidity boost will provide you with security and competitive advantages. With our online portal's "cash by click" function you will be liquid in real time.

**abcfinance factoring gives you added security**

Protect yourself from default risks. Even if your customer defaults on payment, we assume the bad debt. Without any contribution required from you. We monitor your customers' creditworthiness on an ongoing basis to keep unpleasant surprises at bay. And save you money in interest costs.

**abcfinance factoring optimises your sales**

Planning on increasing your order volume? With **abcfinance factoring** at your side, you can take on orders with longer payment terms without any risk. And lift your sales in the long term.

**abcfinance factoring solidifies your competitive position**

Improve your credit standing. Longer payment terms are always welcomed by customers. And at the same time you can make full use of supplier discounts and rebates.

**abcfinance factoring strengthens your equity ratio**

Harness positive balance sheet effects by converting your receivables into liquidity. Which will allow you the flexibility to take

advantage of supplier cash discounts. Or to repay bank loans. All of which reduces your total assets, thus increasing your equity ratio.

**abcfinance factoring improves your credit rating**

Increasing your cash flow through factoring will do wonders for your credit rating and profile. Which in turn will have a positive effect on your business environment. Not to mention improving your negotiation position with banks, customers and suppliers.

**abcfinance factoring minimises your administrative costs**

Benefit from real-time information. Credit checks, outstanding debit balance, incoming payments. With our state-of-the-art online portal, you can view all customer data and decisions at a glance.

**abcfinance factoring reduces your accounting costs**

Core activities are where your focus should lie. Which is where our professional receivables management comes in. This allows you to devote more time to your customers. All you have to do is prepare the invoices – and then you can leave all the dunning and collection activities to us.



## abcfinance solutions

**abcfinance** solutions is a byword for innovative financial solutions for entrepreneurs or partners.

With financing products tailored to their exact needs. And a greater focus on sales. Straightforward handling processes. And user-friendly online offers on our financing portal. Meaning that you are not only in a position to offer your customers outstanding products but the right financing packages as well.

These range from cross-industry sales financing to specialist solutions for retailers and manufacturers of paper output systems. Or high-tech financing for the shipping or the media sector. We are always on the lookout for specialist solutions for our partners. Solutions that are tailored to their sector and their business processes. Helping them to stay ahead of the competition. And to establish their position on the market. Quite simply, we offer products that fit our customers like a glove. And that will boost their business performance.

Talk to us. We are always open to your suggestions and ideas. And will find perfect-fit solutions. Or develop innovative financing concepts together with you.

Whether you prefer face-to-face meetings. Or are looking for expert advice by telephone. Or wish to process your complete sales financing solutions via our online portal as a registered partner.

Our team consists of financing professionals. Who speak your language. And know your sector. Together we will find the right financing solution for your needs.

## abcfinance solutions – specialisation through innovation

Regardless of the size of their projects, our partners are looking for intelligent financing solutions for promoting sales and for special sector requirements. For over two decades, abcfinance solutions has specialised in highly effective sales financing. With in-depth market knowledge. Specialist expertise. And a close working relationship with the cooperating company. All in all, the right financial partner to meet your customers' individual needs. And to form a lasting bond with them.

abcfinance solutions: flexible, reliable, reputable and fast.



provides key stability for the undertaker sector. With tailored financing concepts for undertakers, stonemasons and cemetery administrators. Whether you require factoring, receivables management or leasing solutions, you can always depend on our expertise and discretion.



is the top provider for dealers and manufacturers. As a well-established financing partner, we are at home in many different sectors. From office and telecommunications equipment to cleaning and security technology. Talk to us and see for yourself.



is the sector partner of choice when it comes to financing products relating to paper. Be it single-source renting and services. Or premium products with usage-based page price concepts. With us you can forge a lasting bond with your customers. And boost your acquisition rate at the same time.



is well known for financing technology for the media world. Complex projects with diverse suppliers. Ongoing software updates or system adaptations. Binding financial commitments for large orders. High-definition financing in every sense of the word.



specialises in financing yachts and sailing boats. Be it leasing or hire purchase. For new or used boats. In cooperation with shipyards, shipbuilders and boat dealers. Set sail for new financing options.



is the partner of choice when it comes to solutions for hotels, restaurants and other eating establishments. An investment-intensive sector with short innovation cycles. Be it seasonal instalment trends, pre-financed lease terms or interest-free financing. We serve up liquidity à la carte.



is the financing expert in the field of medical technology. With financing solutions that are designed to meet the individual requirements of suppliers, producers, hospitals or doctors. Be it per-patient calculation or advance financing for leases. Everything you need for a healthy investment.

## abcfinance: top name, top performance

“What remains is the change; what changes, remains” (historian Michael Richter)  
Since our company was founded in 1976, much has changed for small and medium companies. The technology boom for one. And the emergence of new markets. And continuing globalisation. Challenges that we are faced with every day.  
But also an opportunity to demonstrate our competitive edge again and again.

**abcfinance** not only responded to the major social and business movements of the past few decades, but played an active role in engineering the change by providing valuable services to growth industries and developing modern financing products. While cementing its reputation as the partner of choice for many small and medium enterprises.  
With financing solutions tailored to the exact needs of small and medium enterprises.

Tradition coupled with innovation. Classic products fused with modern ideas. Flexible financing solutions with a solid financial basis. This has been our company philosophy for over 30 years. It is also thanks to trailblazers like **abcfinance** that today's small and medium companies make widespread use of alternative financing products such as leasing and factoring.

Needless to say, we will continue to focus on developing new financial instruments in the future as well.

To accommodate the changes in small and medium companies – for greater financial scope and entrepreneurial freedom.





## Our offices – at an address near you

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