

Corporate News

Alternatives to banks:

Leasing and Factoring - attractive financing solutions also in critical times

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Appraisals of the business situation in Germany have brightened in September. However, the most banks are still restrictive in expanding a loan to enterprises. Especially in the present economic crises, alternative financing solutions like leasing and factoring are more and more attractive for SMEs to generate liquidity.

“As forms of financing, leasing and factoring are now more important than ever, because both instruments make investments possible even in times of economic difficulty,” John W Boo, CEO of Comprendium Financial Services Group, commented.

Generating liquidity with leasing and factoring

Comprendium offers a broad array of leasing products which allows SMEs to go ahead with their plans to invest in IT-equipment, machinery or medical technology. The advantages of leasing are clear: generating liquidity, financing the increasing pace of technical innovation without a bank loan and creating maximum space for balance sheet manoeuvre.

Furthermore, the combination of both leasing and factoring allows enterprises to enlarge their refinancing possibilities. Factoring is a financing instrument, which provides immediately liquidity up to 90% and allows SMEs to invest this fresh money in new strategic products. With the available liquidity early payment discounts on invoices are also possible to realize.

About Comprendium

With about 30 years of experience and a portfolio of over EUR 400 million, Comprendium is one of the leading providers of structured financing solutions in Europe – independent of both banks and manufacturers. Comprendium offers a broad array of leasing and other structured products for big sized and mid-sized companies as well as for the Public Sector. Comprendium's core competences are in innovative financing solutions for ITK, Plant and Machinery and Medical Technology.

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