

Corporate News

Generating liquidity: Comprendium's innovative lease concepts

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The business climate for industry and trade more and more improves. However, the most banks are still restrictive in expanding a loan to enterprises. Especially in the present economic crises, alternative financing solutions like leasing are more and more attractive for SMEs in order to generate liquidity.

The increasing pace of technical innovation and the shortening of product life cycles combined with all kinds of economic, legal and social factors have made present-day markets highly volatile.

"Comprendium offers a broad array of leasing products which allows companies to go ahead with their plans to invest in IT-equipment, machinery or medical technology", Peter Köhler, Member of the Board Sales and Marketing, commented.

Given the security of the assets, Comprendium provide leasing concepts which allows SMEs to generate liquidity beyond their bank credit line. As the amortization of the leasing costs is based on the "pay-as-you-earn" principle, repayment installments are financed out of the earnings generated through the use of the asset leased. This tends to relieve pressure on liquidity, has no effect on existing credit lines, and considerably extends a business's room for entrepreneurial manoeuvre.

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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