



## **Optimise your financing structure**

DZB Finanz – customised financing concepts for the retail market



Thorsten Lettau, Department Head DZB Finanz

„In addition to good sales, the basis of an economically healthy company is, of course, a solid financing structure – to improve or expand the equity capital situation. With the financing models and advisory services of DZB Finanz, we support the retail market in this respect.“



## **In financing matters, rely on the knowledge of the specialist bank for the retail market**

Many factors play a part, when companies need to achieve and sustainably secure a sufficient supply of capital. And precisely this is a crucial requirement for your success. You only have sufficient room to manoeuvre with sufficient liquidity – and only this way, can your company remain profitable over the long term. DZB Finanz – the financing specialists at DZB BANK are your ideal partners.

### **Experience from the retail market for the retail market**

DZB BANK is your bank for the retail market: The cooperative central settlement bank has become a unique specialist bank, which sees its task in maintaining and expanding the room to manoeuvre for the SME wholesale and retail trade.

With more than 10,000 serviced retail market customers, DZB BANK knows exactly what moves the retail market. And also, what hinders it. The experts at DZB Finanz therefore immediately understand the specific problems and requirements of your company and can advise you extensively and extremely soundly, regarding your financial needs.

### Hard facts that pay off for you

DZB BANK can access retail market-specific knowledge, as presumably no other bank can. And this not only refers to the expertise of the individual employees. This relates to hard facts and concrete figures that are accessible at all times.

Since its establishment in 1979, DZB BANK has been able to build up one of the largest balance sheet databases for the German wholesale and retail sector. Therefore, DZB Finanz has an optimum comparison and assessment basis, in order to correctly evaluate your financing structure and create optimisation concepts.

DZB Finanz determines opportunities and risk with precision and speed that regular house banks do not achieve. Therefore, in contrast to these, it is able to realistically calculate and assess your inventory values (e.g. stocks and claims) – and thus your collateral and credit potential – at a very low cost. And for you, in many cases, this concretely means:

**You achieve a significantly higher credit value from your business assets.**

### Retail market-specific solutions at retail market-friendly conditions

For your retail market-specific financing projects – new establishments, follow-up financing, and expansions – DZB Finanz offers you product solutions that are precisely tailored your company. The gathered knowledge of DZB BANK also pays off for you in this respect. As DZB Finanz can assess and therefore accept your collateral better than most banks, credit approvals not only take place in a shorter time, but also, frequently in an amount that is far more interesting for you.



## Determine the true potential of your company

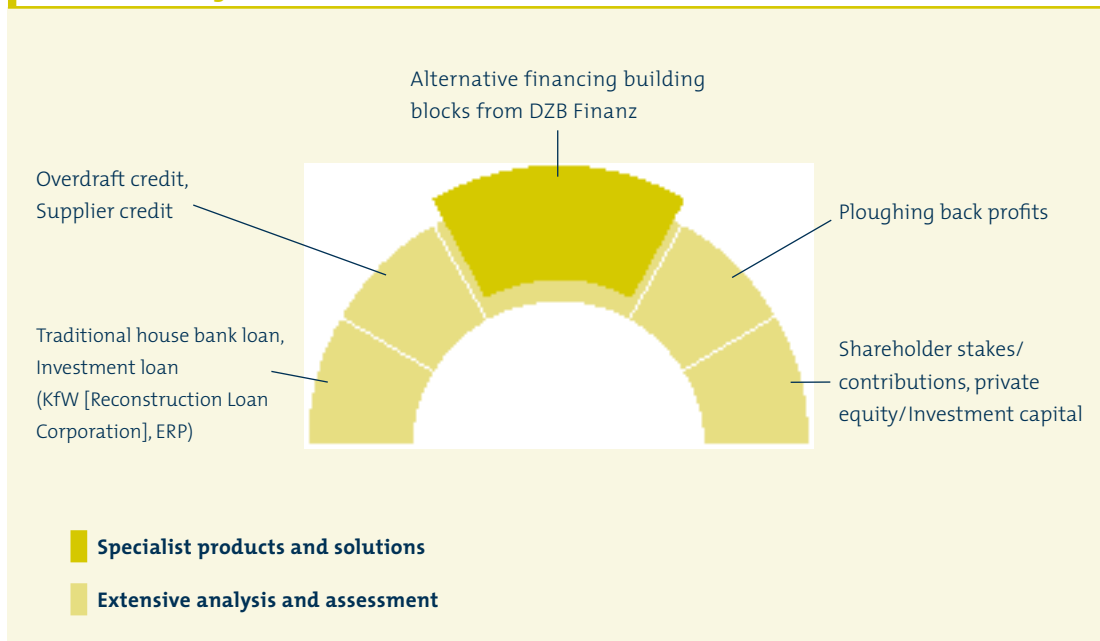
Short-term decisions generally only result in short-term solutions. And all-too-frequently, lead to long-term problems. With DZB Finanz as your partner in corporate financing matters, you receive the necessary far-sightedness to really be able to plan strategically. DZB Finanz includes all factors in the advisory, which determine the financial situation of your company.

### The extensive overview of your financing structure

Would you like to optimise your balance sheet structure? Identify further credit potential or savings potential with your interest costs? Improve your rating?

With a financing check that has been specifically developed for retail market companies, DZB Finanz examines your financing structure in detail. From this, customised solution strategies are developed, which also consider the services of your house bank and simplify your communication with it.

#### Overall financing in check



## Your financing check – more transparency in 4 steps

### 1. Submission of the documents:

DZB Finanz obtains balance sheet and financing data from you.

### 2. Preparation and analysis:

The financing specialists at DZB Finanz investigate your financing structure for optimisation possibilities and additional potential. With this, you increase your chances of generating equity capital and obtaining debt capital.

### 3. Detailed discussion:

DZB Finanz reviews your financing strategy together with you and soundly accompanies your future projects. Furthermore, as a specialist bank, it offers you customised financing solutions for your requirements, from its own range of services.

### 4. Concept and recommendation for action:

You receive the results of the financing check in written form. This way, you also have a reliable document available for meetings with your house bank:

- Analysis of your current financing situation
- Assessment of suitable financing alternatives
- Additionally determined credit potential
- Recommendation for securing long-term profitability
- Individual financial planning and cashflow analysis
- Possible measures for improving results
- Recommendations for optimising your collateral structure

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→ **The time spent by you on your financing check is very minimal. You simply submit your financing documents, as well as balance sheets and annual financial statements, current business assessments, credit and security agreements, etc. to us. And then take the time for a personal discussion.**

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## Secure your liquidity and sustainability – with customised financing solutions

If you want to avoid financial bottlenecks and maintain your liquidity, and increase it, if possible, DZB Finanz is available to assist you. Even if it involves investments that are intended to permanently strengthen the competitiveness of your company, you can profit from the DZB BANK product solutions in a targeted manner.

### Credit schemes

DZB Finanz offers you loans, with which you can bridge the time lag between your payments for incoming goods and receipts from sales, for example. And, of course, this financing solution also facilitates investment measures that maintain your business concept attractively and sustainably or is aimed at a promising, profitable reorientation.

#### DZB Finanz supports this project with specialist loans:

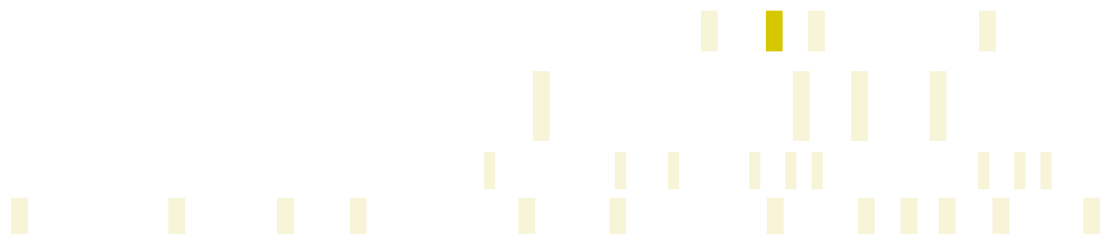
- Establishment of basic stock of merchandise
- Shopfitting
- Investments in operations buildings
- Modernisation of plant and equipment

Furthermore, DZB BANK also places subsidies of the KfW Bank Group.

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→ **A specialised SME rating, the availability of all decision-related documentation and longstanding experience of your account officers allow DZB BANK to make quick credit decisions. Within one week, you will receive your approval. Simply contact us directly.**

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## Leasing

An alternative to taking up loans, which is frequently interesting, are the leasing services of DZB Finanz. With leasing, you use the capital goods for a limited time, in return for paying an agreed fee. After the expiry of this period, you can return the goods or acquire them for their residual value. Whether it involves IT systems, vehicles, machinery or shop fittings – particularly in the SME retail sector, leasing is becoming increasingly important.

### Your advantages from leasing:

- You increase your liquidity and protect your equity capital.
- You optimise your key balance sheet figures and improve your rating.
- You only pay for as long as you use the asset and can protect yourself from technical obsolescence.
- You profit from tax benefits, as leasing instalments are fully deductible as operating expenses.
- The regularity of leasing instalments creates a secure planning basis for you.

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—> **Have you already thought about a fixed-term deposit? It is particularly recommendable, if your investment is only imminent in several months. Find out! DZB Finanz also offers you temporary, special offers at top conditions.**

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### DZB BANK: a good bank – with surety

- Member of the deposit guarantee fund of the BVR (Bundesverband der Deutschen Volks und Raiffeisenbanken e.V.)
- Above-average equity capital endowment
- Excellent grades from renowned rating agencies\*:



A+



A+

\* For DZB BANK GmbH, as an institute of the Genossenschaftlicher FinanzVerbund.



## Increase your entrepreneurial scope

With DZB Finanz, we ensure that our customers have a balanced capital base, with which a company can grow and develop. A claim that we have for each of our business divisions, as a bank: From retail market-specific credit schemes and specialist financing, over leasing products and card payment services, right up to financial investments – we support you with **solutions, which are ideally tailored to your situation and goals and strengthen you for competition.**

As the former central regulating bank of the Ariston-North-West-Ring cooperative, via the central regulation specialist for other cooperatives, DZB BANK developed into a specialist bank for the retail market. Today, **we aim our business fields and services strategically at requirements and needs of the SME sector.** Around 10,000 customers are already utilising the expertise and extensive know-how of our experienced team for their corporate success. **You can profit from it too.**

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—> **Are you interested in the benefits and services of DZB Finanz – or do you want a customised offer? Then, immediately get in touch with your contact, Thorsten Lettau – by post, e-mail or telephone.**

**Thorsten Lettau**

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