A group of colorful koi fish swimming in a dark tank. The fish are in various colors including orange, white, black, and yellow. The background is dark, making the fish stand out.

We turn  
"Oh no!" into  
Know-how.

Factoring

**bfs**  
finance

# Numbers, please!

Numbers are our passion. We are especially proud of these numbers. This is because they not only reflect our corporate success, they also stand for our values. For what drives us. For what makes us tick.

# 60

years of factoring experience provide us with in-depth knowledge of the market and industry. But we prefer to look ahead and constantly develop innovative services and data-driven performance.

# 2200

We make 1400 million euros of limit volume available to our customers. With this assurance, we promote the performance strength and competitiveness of companies.

# 8

million transactions. Each of them means more entrepreneurial freedom, more long-term added value and more relaxation in everyday business for one of our clients.

# 5700

business customers place their trust in us. We thank them with personal service, sustainable action and appreciation.

# 14

We speak 14 languages fluently. So that we understand your customers perfectly all over the world and keep finances flowing everywhere.

A receivables volume of 8 billion euros makes us one of the largest factoring institutions in Germany outside of the banking sector. Independence that we are happy to pass on to our customers.

# 15,2

# 15,4

billion euros of Bertelsmann Group equity gives us financial strength and our customers security.

We understand what moves you.  
And that you and your business  
want to make a big difference.

We are the right people for you if you  
are not just looking for a financial  
services provider, but an ally.

We are not an all-rounder.

But what we can do, we do really well:  
Relieve you of administrative burdens,  
speed up the cash flow, minimise risks  
and increase growth opportunities. We  
have an eye on your finances  
so that you can focus on your entrepre-  
neurial vision. We support you so that  
you can lead in your industry.

We are BFS finance.

No successful entrepreneur has done everything himself.



# Full-service factoring

## Move to an exciting future in a more relaxed way.

**If you want to get off to a flying start with your company,  
you shouldn't have to wait for your money.**

The success of medium-sized companies in particular often suffers because customers do not pay their invoices on time. This is where factoring from BFS finance GmbH can help. We buy your receivables from goods, deliveries and services and also assume the risk of non-payment. And because time is money, you will receive 90% of the invoice amount within 24 hours.

Instead of sitting in the accounting department, you can take the helm. You can make your money work better for you, invest in your company and take advantage of discounts and special conditions. With our full-service factoring, we also take care of credit control. On the following pages, you will find out more about the many advantages of full-service factoring.

## At a glance:



### **More security**

Protection against bad debts  
More liquidity, independent  
of banks Financing.

### **Better credit rating**


Positive effect on your  
balance sheet  
Increase in equity ratio,  
working capital optimisation.

### **Higher revenues**

New customers through  
longer payment terms and  
hedging, greater cash dis-  
counts.

### **Lower purchase prices**

Better purchasing conditions  
with suppliers  
due to the cash discount  
status.



We shrink  
risks so that  
your company  
can grow.

**You should have adventures on holiday. They should not be part of everyday business.**

That's why we protect your turnover several times over with the help of interlocking del credere measures. Our 100% protection against bad debts is particularly reassuring for you. It gives you the good feeling that you are not only guaranteed to get your money, but also to get it quickly. After all, you earned it through honest work. Why should you do without it?

Knowing people also helps you to be successful. But you shouldn't rely solely on your gut feeling. So that you know who you are doing business with in the future, we support you with detailed checks relating to new customers, both at home and abroad. We also protect you from unpleasant surprises in relation to your existing customers. Our professional risk controlling works like an early warning system for payment defaults. It keeps a constant eye on your accounts receivable master data, recognises the dangers of impending payment difficulties on the part of your customers and helps you to react to them both in good time and in the long term.

Our package of del credere benefits makes full-service factoring a building block for secure business development.

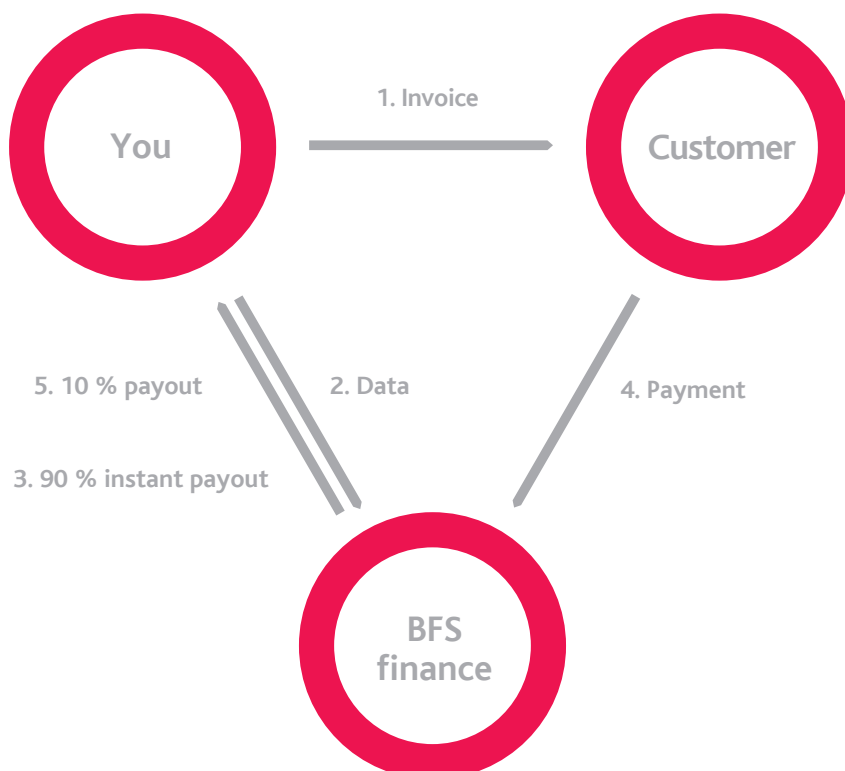
# We simplify processes so that you multiply your turnover.

## Who is more successful in the business world: the admonisher or the doer?

As a full-blooded entrepreneur, you know the answer. You need freedom to create and to realise your entrepreneurial vision. And let's be honest: writing payment reminders will only slow you down. Simply leave the annoying paperwork to our service-oriented accounts receivable management.

### Two factors are decisive for you:

1. You will receive your money quickly and securely. Your liquidity grows with your turnover.
2. We work professionally, with sincerity and sensitivity. The reasons why one of your customers does not pay the invoice can be very diverse. They may also be personal or temporary. We do not want to put a lasting strain on the relationship between you and your customer. For this reason, our experts look after debtors on an industry-specific basis. We speak 14 languages. This means that communication on the phone and in correspondence functions smoothly even across national borders. We tailor reminder deadlines and procedures to the individual debtor. And when it comes to debt collection cases, we coordinate the procedure closely with you.



### This way you always get 100 %

You send your customer the invoice as usual and then send us the invoice data electronically. Within one day, we transfer up to 90% of the invoiced amount to you. You receive the remaining 10% as soon as your customer has settled the invoice with us. And thanks to 100% default protection, we pay even if the customer fails to make the payment.

# The 5 pillars of full-service factoring:



## **Data transmission**

You send us your invoice data electronically and you will immediately receive confirmation of the transferred receivables data.

## **Credit assessment**

We check your customers with regard to possible payment risks. We will make a decision regarding the limit and grant you 100% protection against bad debts within the limits.

## **Payment**

We pay you up to 90% of the invoice amount within 24 hours. You will receive the remaining amount when your customer has settled the invoice or in the event of a claim.

## **Online real-time reporting**

We provide a real-time daily view of debtor accounts and comprehensive reporting.

## **Management of accounts receivable**

We take over the control of payments and payment allocation. We coordinate dunning cycles and texts with you. Together we take care of the processing of complaints and the clarification of deductions from receivables. We carry out pre-court collection and the collection of debts through the courts for you.

# The future belongs to those who recognise the opportunities of tomorrow.





## 60 years of factoring experience or digital expertise? Why or?

We may be old hands in the factoring business, but at the same time we also use state-of-the-art communication systems. Our data-driven services optimise processes and make your everyday work easier.

We offer you compatible interfaces for automated data transfer. This allows you to forward your invoice data to us without paperwork. And customer master data and receivables can be imported directly from the accounting software without any additional effort in terms of implementation. We will provide you with all of the important information on our clearly structured online portal. This is where, at any time, you have access to individual reports, daily updated evaluations and the latest status of outstanding receivables from your debtors.

In addition, our liquidity forecast helps you to manage your finances and sales with pinpoint accuracy. And don't worry: We do of course consistently comply with all requirements in terms of data transparency and data security. Whatever the future brings, with us, you will be prepared for it.

## Instead of sending reminders, write your success story.

With full-service factoring, liquidity gaps are a thing of the past. From now on, you will no longer be slowed down in terms of your growth, but you will finance it sustainably through your turnover. You will gain entrepreneurial freedom, make better use of market opportunities, convince new customers with longer payment terms, enjoy the trust of your bank and invest in new company divisions or products. Independent of banks, rely on BFS finance GmbH as your factoring partner to help you strengthen your market position. According to a recent customer satisfaction survey, 98% of our customers would recommend us to others. We would be delighted if you were to become one of them soon. Discover whether our offer fits your company profile:



Your company is headquartered in Germany with customers in Germany and abroad.

Your annual factoring turnover is at least € 500,000 gross.

You send invoices for fully completed and accepted services.

Your payment deadlines range up to 180 days.

**It is better to  
move the core  
business forward  
than chase  
after  
invoices.**



# In-house factoring. Wellness for the balance sheet.

## **Factoring makes you more attractive. For your bank, for example.**

If your company has its own professional accounts receivable management, factoring also pays off for you as part of an business rejuvenation programme. This takes the form of our in-house factoring, where we take over the financing and del credere function. You benefit from immediate liquidity, 100% protection against non-payment and can optimally structure your working capital.

## **Freedom and liquidity. Feel-good factors for growth.**

With our in-house factoring, you benefit from both. The guaranteed incoming payments give you more planning security. Your improved liquidity strengthens your position with regard to suppliers and your bank. In addition, the sale of receivables shortens your balance sheet, increases your equity ratio and improves your balance sheet ratios. This has a positive effect on your company's rating. This way, you can refinance your growth and easily cover the higher capital requirements when your order books are full.

## The 3 pillars of in-house factoring:



### **Data transmission**

You send us your invoice data electronically and you will immediately receive confirmation of the transferred receivables data.

### **Credit assessment**

We check your customers with regard to possible payment risks. We will make a decision regarding the limit and grant you 100 % protection against bad debts within the limits.

### **Payment**

We transfer 90 % of the invoice amount to you within 24 hours and the remaining amount when your customer pays the invoice.

All those who  
want to achieve more  
can reach us at:  
**+49 5241 80 -777**  
**factoring@bfs-finance.com**  
**bfs-finance.com**



Five steps for a perfect start:

**1**

**Enquiry**

You submit your company's structural analysis.

**2**

**Indication**

We will prepare an indicative offer for you.

**3**

**Credit review**

We will receive documents from you in order to complete a credit review.

**4**

**Agreement**

After a positive review, the contract is signed.

**5**

**Start**

Factoring begins and you will receive the first payment.

