



Faster Invoice Payments, Happier Business Owners

THE COMPLETE GUIDE



- Do you need access to working capital?**
- Are you looking to improve your cash flow?**
- Do you want a flexible and modern financial solution?**
- Are you seeking financial stability and growth?**
- Would you benefit from tailored factoring services?**
- Do you want to unlock new opportunities for success?**



- ① How Smart Factoring Works
- ② Benefits
- ③ Services

At Smart Factoring, we empower businesses with modern financial solutions that fuel growth and success.

Our tailored factoring services provide access to working capital, improved cash flow, and enhanced financial stability. Partner with us to unlock new opportunities for growth, profitability, and long-term success.

Unleashing the Power of Smart Factoring

Smart Factoring is a modern and flexible financial solution that helps businesses access working capital from their sales without extra collateral. By leveraging factoring services, companies can boost their financial stability, growth, and success.



A Win-Win for Businesses and Clients

We specialize in purchasing accounts receivable (invoices) at a discount, providing businesses with instant cash and additional services like credit risk protection, accounts receivable management, and collection assistance.



Elevate Your Financial Game

Our factoring services empower companies to address working capital challenges by offering competitive financing options with fewer restrictions. We support economic development by providing flexible funding solutions, driving production and job creation. Experience the advantages of choosing us as your financial partner.



Adaptive and In Tune with Economic Shifts

Smart Factoring can quickly adjust to economic changes as a factoring provider because of our flexible balance sheet structure. We efficiently scale our balance sheets while closely monitoring clients' businesses, detecting early signs of economic shifts.



Quick Access to Capital

Our factoring process involves the assignment of receivables, transferring invoice ownership from the seller to us, Smart Factoring. Once invoices are assigned, we typically provide the seller with 80-90% of the invoice value. The remaining balance is paid upon invoice settlement.

Accelerate Your Business Growth

Experience the advantages of our modern and flexible financial solution, designed to help businesses access working capital, improve cash flow, and grow sustainably. Discover how Smart Factoring can transform your financial landscape with our tailored services.

Improved Cash Flow and Flexible Financing

Get immediate access to working capital by selling your accounts receivable at a discount, boosting liquidity, and enabling business growth with financing that adapts to your sales volume.



Credit Risk Protection and Bad Debt Elimination

Safeguard your business against non-payment or default by clients and protect against the adverse effects of bad debt, ensuring financial stability and peace of mind.



Outsourced Administration and Sales Relationships

Save time and effort by outsourcing labor-intensive tasks such as collections and sales ledger management while separating sales relationships from collection activities.





Enhanced Borrowing Potential

Access higher financing levels without the need for additional collateral, giving your business the financial flexibility to grow and thrive.



Seamless Business Growth

Benefit from a financial solution that doesn't appear as debt on your balance sheet, preserving access to traditional funding sources and enabling smooth expansion.



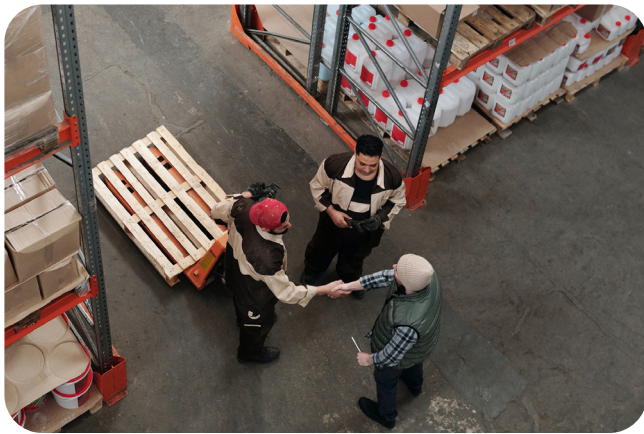
Access to New Markets

Expand your business into new territories confidently, knowing Smart Factoring provides credit protection for domestic and international transactions.



Optimize Your Financial Landscape

Tailored solutions to fuel your business with working capital, protection, and optimization, empowering you to thrive in today's competitive market.



Domestic Factoring with Recourse

Our domestic factoring with recourse service is a flexible financial solution that enables supplier companies to finance their working capital needs based on short-term receivables from domestic clients, without requiring additional collateral.

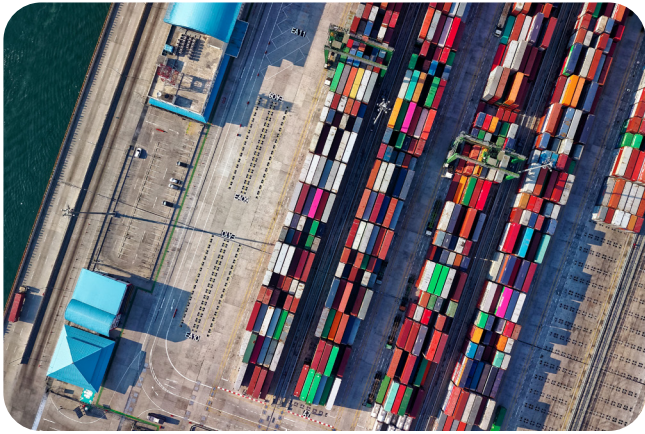
- Increased liquidity
- Sales growth opportunity
- Separation of debt collection from business relations
- Improved buyer payment behavior
- Focus on core business activities
- Streamlined document administration



Domestic Factoring without Recourse

Our domestic non-recourse factoring service offers seller companies a financial solution to better manage credit risk when selling to local clients. This service includes risk coverage, financing receivables without collateral, and collection and administration of receivables.

- Risk-free deferred payment terms
- Financing without additional security
- Separation of debt collection from business relations
- Improved balance sheet and credit turnover
- Enhanced buyer payment behavior
- Focus on core business activities
- Streamlined document administration



Export Factoring without Recourse

Our export factoring service caters to the needs of exporting companies working with customers on a deferred payment basis. This financial instrument offers credit risk protection, financing receivables without collateral, administration and collection of receivables, and opportunities for legal representation abroad.

- Risk-free deferred payment terms for export clients
- Financing without additional security
- Separation of debt collection from business relations
- Improved balance sheet and credit turnover
- Enhanced buyer payment behavior
- Focus on core business activities
- Streamlined document administration



Factoring Invoice Discounting

Our factoring invoice discounting service is a comprehensive financial solution that provides one-time financing for up to 90% of a single invoice's value. This service includes collection and administration of receivables without the need for additional collateral and is suitable for single/seasonal commercial transactions.

- One-time financing of single invoices
- Client chooses invoice for financing
- Efficient receivables administration
- Collection of receivables
- Suitable for single/seasonal transactions



For further information,
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