



EKF

# Finance your company

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*Strengthen your liquidity in order to take on  
more customers and bigger orders*

**When EKF  
provides a  
guarantee,  
the bank can  
increase your  
credit and you  
can expand and  
develop your  
company**

# Realising growth plans often requires extra financing from the bank

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Being a successful company takes good finances. Inventories, new machinery and equipment, outstanding debts and expenditure on materials all draw on your liquidity. And realising growth plans requires extra financing from the bank.

## Perhaps you're dreaming of

- › accepting orders in the knowledge that you have enough capital to meet them
- › expanding production even though your bank wants extra security for the financing
- › giving the customer security for their advance payment but retaining peace of mind?

We can help.

## Use EKF if you're short of capital

When we provide a guarantee to your bank, you can obtain credit that gives you more room for manoeuvre in your everyday business and the financial muscle to expand and

develop your company. You can obtain credit when you yourself are exporting or when your company is a sub-supplier to an exporter. You can use the credit to cover your company's ongoing operating expenses or to take on more customers and bigger orders. You can also use it to expand your business with new machinery and equipment.

We help both small and large companies.

## What does it cost?

The cost depends on your company's size and credit rating. For small and medium-sized companies, the cost is between 0.55 % and 6.3 % p.a., while large companies pay in accordance with the current market conditions. Contact us for assistance with pricing.

EKF offers free advice. You only pay if we provide you with a guarantee.

# LM Stålinindustri secured credit for new orders

Shortage of liquidity meant that LM Stålinindustri risked turning down orders because the company did not have the money to cover salaries, materials and other operating costs.

In recent years, the company has attracted steadily increasing interest from both Danish and international customers. For example, the engineering and forging company produces pressure vessels and machine parts for customers in Israel, Spain, France, Japan and Nigeria. But it is difficult to keep on top of the liquidity when LM Stålinindustri is producing cost-intensive structures and only getting paid on delivery.

“We’ve found it hard handling the contracts. The bank won’t lend more than is absolutely necessary, and certainly not without security. And when the customer is in Russia, Spain or Japan, it’s often difficult to find the right security,” says Peter Bacher, CEO of LM Stålinindustri.

The solution was to get EKF to guarantee the expansion of the company’s operating credit. EKF took over a large proportion of the bank’s risk, allowing LM Stålinindustri to obtain its credit and take on new orders.

“Without EKF we simply wouldn’t have been able to handle the contracts,” says Peter Bacher.

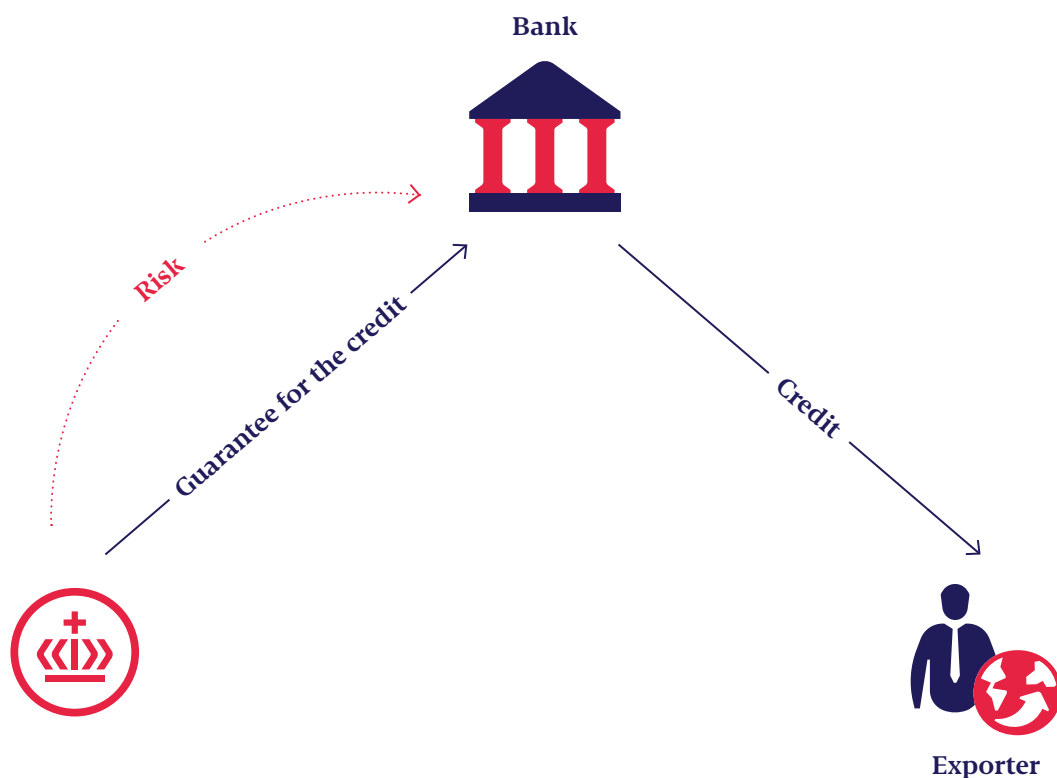


# Finance your company – this is how it works

*You need credit to develop your company. The solution starts with EKF.*

EKF issues a guarantee to your bank to provide security for the credit. By doing so, we take

over the main part of the risk faced by the bank. With the backing of EKF, the bank will be able to offer you the credit required to take on more customers and bigger orders.





We help both large and small companies move forward. Perhaps we can help you too.

### **Moving forward**

EKF is Denmark's official export credit agency. We are owned by the Danish state but operate as a modern financial institution. We help Danish companies make it attractive for others to buy goods from Denmark. We do this by protecting you against the financial and political risks involved in trading with other countries.

When EKF takes on the risk, Danish companies and their customers have a much better opportunity to get financing for their mutual business transactions under competitive conditions. A guarantee from EKF can therefore determine whether Danish companies can secure or retain a contract. Find out more at [ekf.dk](http://ekf.dk)

