

SOLUTII VITALE PENTRU IMM-URI

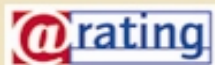
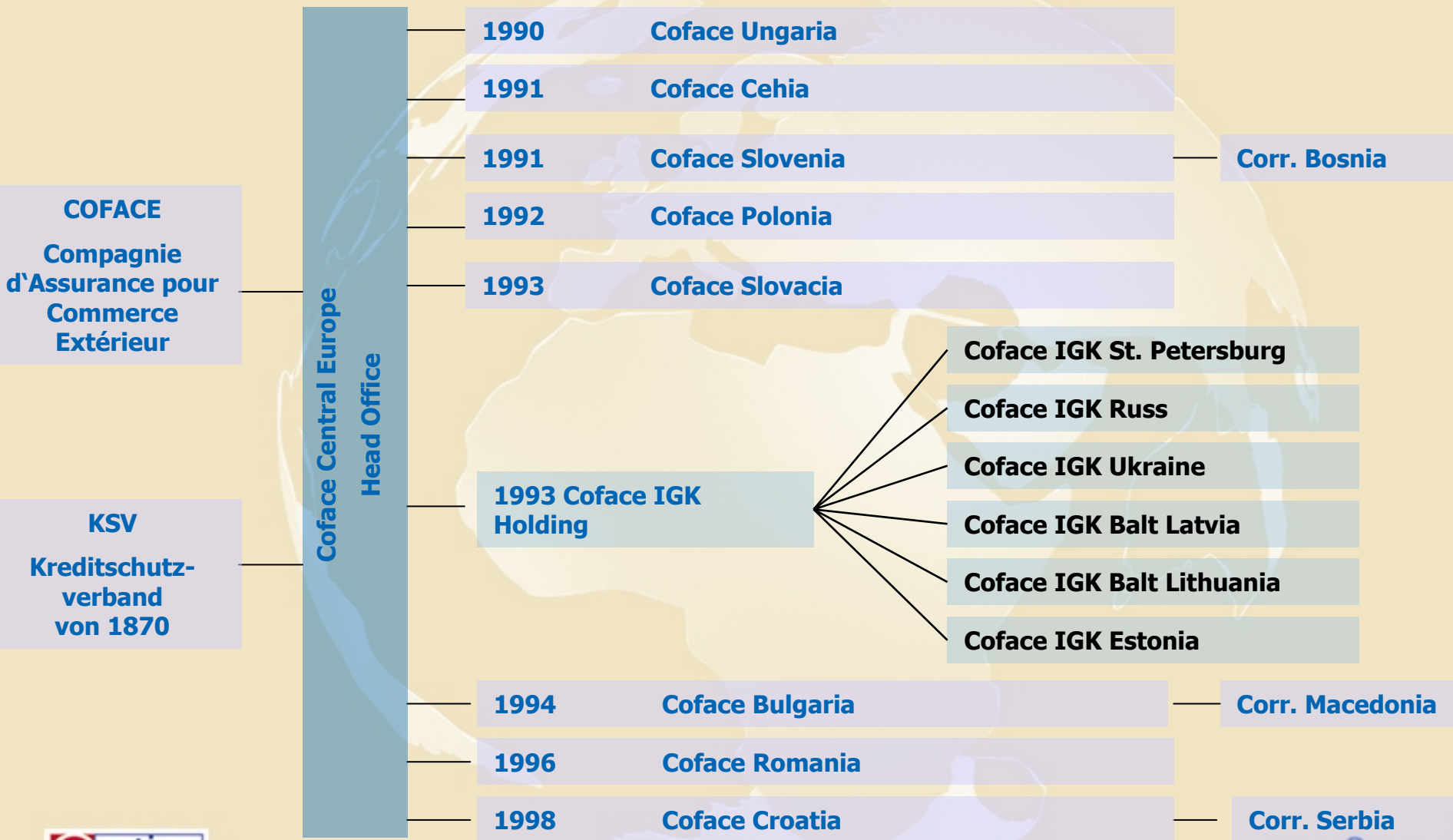


Teodora Dumbraveanu
Bucuresti, 16 Noiembrie 2006

Coface Franta - Compagnie Francaise d'Assurances pour le Commerce Exterieur

- ↪ Infiintata in 1946 in Franta
- ↪ Subsidiara a Natexis Banques Populaires si Groupe Banque Populaire
- ↪ LIDER mondial in asigurările de credit de export, avand o cota de piata de 25%
- ↪ Asiguratorul Guvernului Frantei pentru credite guvernamentale de export

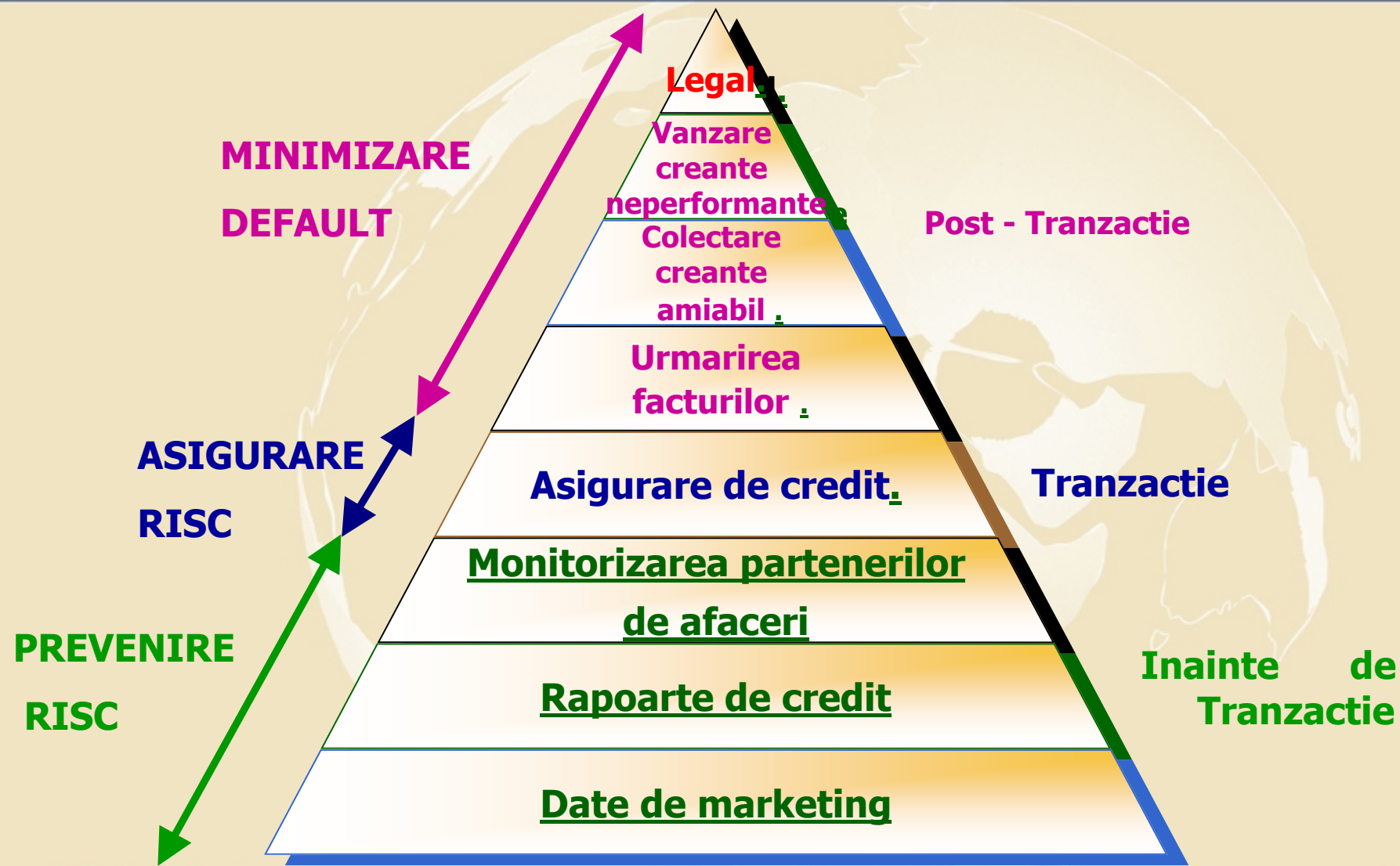
COFACE ROMANIA



SERVICIILE DIN MANAGEMENTUL RISCULUI DE CREDIT

- **Date de Marketing**
- **Informatii de Credit - Rapoarte de Credit**
- **Servicii de Monitorizare**
- **Managementul Facturilor**
- **Asigurarea de Credit**
- **Colectare Creante Comerciale Amiabila**
- **Colectare Creante Comerciale JURIDICA**
- **Vanzarea creantelor neperformante**
- **Consultanta in Managementul Riscului**

MANAGEMENTUL RISCULUI DE CREDIT



Datele - Listele de Marketing

- Baze de date cu clientii potentiali, esentiale pentru definirea target-market-ului
- Utilizate in campaniile de promovare: direct mailing.
- Se pot obtine date despre firme din Romania si din tarile CEE (Bulgaria, Croatia, Cehia, Ungaria, Polonia, Slovacia, Slovenia)
- Selectarea firmelor se face dupa:
 - Domeniu de activitate (cod CAEN)
 - Locatie (regiune,oras)
 - Marimea cifrei de afaceri sau a numarului de angajati
- Datele despre firme cuprind numele si forma juridica, adresa, detalii de contact, persoana de contact, cifra de afaceri si numarul de angajati



Marketing Services

The increasing pace of change in today's business environment has made up-to-date and accurate marketing information a critical factor for success. **coface** **INTROREDIT** Marketing Services help our clients meet the information requirements for effective competition in a global economy.

The cornerstone of our Marketing Services is based on the ICCI database, which contains information on 4.8 million businesses in Central and Eastern Europe. This extensive database has been compiled to meet the special needs of credit management experts, and allows a modular approach to both data selection and output. The results are customer-oriented services to precisely meet customer needs.

- **BUILD**
 - More exact customer profiles help our clients improve the efficiency of marketing programs.
 - We identify potential customers using the latest branch data, and target the best opportunities.
 - Our experts collect and prepare key input data to support decision-making for acquisitions.
- **PROTECT**
 - We safeguard valuable human and financial resources by directing efforts towards the best prospects.
 - Customized selection allows our clients to make optimal decisions for more efficient business development.
 - We help minimise the risk associated with developing new target groups or new country markets.
- **SERVICE SPECIFICS**
 - Addresses from ICCI database focusing on companies with solid credit ratings
 - Selection available for Bulgaria, Croatia, Czech Republic, Hungary, Poland, Romania, Slovakia, Slovenia
 - Choice of target groups by industry (NACE codes)
 - Identification of companies by latest research, credit rating, turnover, year of founding etc.
 - Basic output: **coface** Internethit Number, company name, legal form, address, contact data
 - Additional output: contact person, turnover in EUR, number of employees, import/export activities
 - Delivery by e-mail or CD-Rom in Excel or Access format

coface **INTROREDIT**



Business Credit Reports

Knowledge is power. Our Business Credit Reports provide valuable information to help clients assess potential business relationships and categorize trading partners based on their credit and payment history.

Coface Intercredit reports contain facts and figures from our ICDB database, which covers 4.9 million companies in Central and Eastern Europe. This data is supplemented by information from DODN, the Coface Intercredit collection database. We provide instant credit appraisal through standard online reports or customized information based on selective criteria.

■ BUILD

- Comprehensive and up-to-date information allows our customers to focus on real prospects, and to develop business relationships based on both trust and facts.

- Quicker decisions and faster reaction to customers' demands build a competitive advantage, and this advantage becomes even stronger when supported by effective information.

- Our online resources provide not only information, but also serve as a gateway for real customer-supplier interaction at all stages of commercial transactions.

■ PROTECT

- Extensive information helps our clients control the risk associated with particular customers or transactions, and supports credit decisions.

- Our clients can base crucial decisions on information collected by experts over more than a decade, and this saves time and money.

- Understanding risk allows our clients to guard business and profit margins from the potential loss associated with fraud, failure, or delayed payments.

■ SERVICE PROFILES

- Online database covering 4.9 million companies in Bulgaria, Croatia, Czech Republic, Hungary, Poland, Romania, Slovakia and Slovenia with continuous expansion to new markets.

- Choice between immediate retrieval of pre-researched online reports or order of up-to-the-minute information on www.intercredit.ro

- Order and delivery online over the internet or via e-mail, fax and structured data exchange (EDI, CREDIT, etc.)

- Online archive allows order tracking and direct communication with researchers

- Purchasing security through pre-order information on availability of financial data and research data for online reports

- Reports include credit rating, payment behaviour and Coface Intercredit Maximum Credit

- Customized layout and uniform delivery times in all countries

- Reports available in English, German or local language

- Information on more than 2 million businesses in Western Europe via Europe and access to business reports worldwide through the Interfilius network

- Instrument de baza in managementul riscului de credit
- Prezinta profilul complet al unei firme, de la datele de identificare pana la situatia financiara si evaluarea conform grilelor de rating
- Oferă posibilitatea adoptării unor decizii rapide în legatură cu relațiile comerciale ce pot fi stabilite cu partenerii de afaceri

MONITORIZAREA PARTENERILOR DE AFACERI

- **Informatii despre schimbarile intervenite in situatia partenerilor de afaceri**
- **Parametrii care pot fi inclusi in monitorizare:**
 - **Inregistrari de insolvabilitate (faliment, reorganizare, lichidare)**
 - **Informatii financiare**
 - **Evaluarea solvabilitatii si limita maxima de credit**
 - **Regimul platilor si incidentele de plati**
 - **Cazuri de colectare debite inregistrate**
- **Perioada standard de monitorizare: 12 luni**
- **Notificarea automata despre modificarile parametrilor inclusi in monitorizare se face prin e-mail sau fax**



Monitoring

Change is constant. Up-to-date information forms the basis for confident business decisions, whether the issue is to alert sales to new opportunities or increase a customer's line of credit. Our Monitoring Services keep clients informed of changes in a customer's status, to improve decision-making processes and control risk.

Coface Intercredit offers fully automated monitoring and information processing services. Clients are able to select companies and reporting parameters to meet their specific needs, and are automatically informed of changes. This supports the implementation of pre-active measures for fast response to critical events.

- **BUILD**
 - We spotlight customers and suppliers that represent viable opportunities for our clients, rather than illustrate an entire potential market.
 - We allow our clients to take advantage of the best opportunities, and thereby accelerate the development of high-potential customers.
 - Our clients save time by letting experienced specialists do the job, and are free to concentrate on business development.
- **PROTECT**
 - Real-time information on developments, that may increase risk, provides added safety and comfort, as well as more flexibility for business decisions.
 - We increase the transparency of credit management costs with our well-defined range of services, and thereby help our clients to better control expenses.
 - Our clients receive the latest information without continuous direct monitoring, and can assign scarce credit staff to core tasks.
- **SERVICE PROCESSES**
 - Selection of customer monitoring portfolio by client
 - Verification of customer data, including insolvency status
 - Guaranteed complete database for monitored portfolio through active research on companies not evaluated in the past 12 months
 - Optional basic report on monitored companies with key data
 - Choice of customer monitoring parameters, registry data, insolvency information, financial statements, credit rating and limits, payment behaviour, collection experience etc.
 - Automatic check for changes in CCR data according to pre-defined routine on a 24/7 basis
 - Fully automated notification of changes to parameters by e-mail or fax, with both previous and current status.
 - Default monitoring period: 12 months

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ASIGURAREA DE CREDIT

- **Instrument de finantare a afacerii fara garantii si costuri**
- **Asigurarea de Credit - transferul riscului de neplata catre un tert (asigurator)**

ASIGURAREA DE CREDIT

→ **Perspectiva asiguratului:**

- Securizarea incasarilor
- Acoperirea vanzarilor de bunuri la data livrarii in Romania
- Pentru export: la data expedierii bunurilor

→ **Perspectiva companiei risc:**

- Cresterea Cifrei de Afacerii prin credit furnizor extern fara garantii
- Eliminarea demersurilor greoaie si consumatoare de timp
- Costurile finantarii sunt suportate de furnizor

MANAGEMENTUL FACTURILOR



Receivables Management

Sound credit management is the visiting card of a healthy company. Expert support helps our clients reduce the need for outside financing by improving receivables turnover.

Coface Intercredit Receivables Management Services cover the entire receivables chain, from generating and sending invoices and reminder letters through follow-up and recovery of overdue amounts. Our modular approach allows clients to outsource the full life cycle of an invoice, or only selected segments. Professional teams and efficient workflows streamline the entire collection process.

BUILD

- We take over administrative duties, and our clients are free to develop their business.

- Efficient credit management improves cash flow and increases the funds available for growth.

- Competent receivables management improves the reputation of our clients as reliable business partners.

PROTECT

- The early involvement of outside experts accelerates the payment process and ensures increased payment discipline.

- Our clients are able to retain customer goodwill by employing professional collection experts.

- We help protect assets by reducing the risk of lost liquidity and increasing the flexibility of resources.

REPLACE PROCESSES

- Outsourcing of the entire accounts receivable portfolio or specific parts for both B2B and B2C receivables.

- Support over any chosen segment of the invoice life cycle: generating invoice data, issuing invoices, sending reminders, monitoring payment, sending reminders and taking legal actions.

- Focus on pre-collection activities based on continuous direct contact with debtors throughout the payment period.

- Automatic start of collection procedures after payment delays.

- Flexible interfaces for safe and smooth transfer of data.

- **Managementul Incasarii Facturilor acopera intregul lant al procesului de facturare, de la generarea si trimiterea facturilor, pana la monitorizarea platilor prin urmarirea incasarilor si colectarea creantelor ce depasesc scadenta.**
- **Abordarea modulara permite clientilor outsourcing-ul pentru intreg ciclul de viata al unei facturi sau doar pentru segmentele dorite.**

Colectarea de Creante Comerciale Amiabila



Debt Recovery

Higher recoverables represent a burden for liquidity. **Coface Intercredit** Debt Recovery Services provide expert support for collection based on our years of experience as a serious partner for local and international creditors and debtors.

Coface Intercredit collection specialists have in-depth knowledge of the business culture in the CEE region, as well as a detailed understanding of the economic factors that influence payment behaviour. These experts are supported by DCCN, our online debt collection database, and by up-to-date information from our ICEN database.

- **BUILD**
 - Our rapid debtor appraisal and regular reports help direct sales and marketing efforts towards the right customers
 - We concentrate on time-consuming and frustrating procedures, and this allows our clients to focus on core activities
 - Our clients retain customer goodwill by employing professional collection experts
- **PROTECT**
 - We help lower risk and increase liquidity, which leads to an improved credit rating for our clients
 - The involvement of a third party accelerates the collection process
 - Better collection results improve cash flow, and this helps improve return on capital employed

- **SERVICE SPECIFICS**
 - Local and international B2B and B2C collection of undeposited debts
 - Close knit local and international correspondent network
 - Order placement, monitoring of collection steps, status reports and updates via DCCN at www.intercreditline.com
 - Collection workflows adapted to debt, debtor and customer characteristics
 - Standard collection measures include reminder service, telephone intervention, personal visits and payment schedule negotiations
 - Close contact with debtors through physical presence of Coface Intercredit correspondents in all CEE countries
 - Legal advice and actions by specialist in-house or partner attorneys
 - Efficient automated recovery management system for collection of low value and high volume debts
 - Electronic exchange between clients' systems and DCCN for large volumes of data

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- **Procedură legal amiabilă ce urmareste incasarea valorii facturilor scadente si neachitate de către debitor**
- **Colectare concentrata exclusiv pe solutionarea pre-juridica**
- **Proceduri exclusiv amiabile, de negociere si mediere pentru recuperarea, solutionarea fiecarui debit**

Colectarea de Creante Comerciale Juridica

PROCEDURI JURIDICE:

- **Investire cu formula executorie a Biletelor la Ordin si Cecurilor**
- **Actiuni in baza legii 64/1995 a falimentului si reorganizarii judiciare**
- **Actiunea judecatoreasca a somatiei de plata**
- **Actiuni juridice comerciale de drept comun de recuperare a creantelor comerciale**
- **Plangeri penale pentru infractiunile economice**

VANZAREA CREANTELOR NEPERFORMANTE

- **Vanzarea unui volum de creante (nu creante singulare)**
- **Creante B2B sau B2C**
- **Vechimea si calitatea creantelor variabile**
- **Mod de calcul al pretului diferit**

Obiective / Oportunitati

- **Imbunatatirea performantelor financiare**
- **Curatarea bilantului si eliminarea constituirii de provizioane**
- **Monetizarea si transformarea in lichiditati imediate a unor creante considerate pierdute**
- **Eliminarea costurilor legate de gestionarea urmaririi creantelor**
- **Focus pe business-ul propriu**

VA MULTUMESC!

Teodora Dumbraveanu
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