



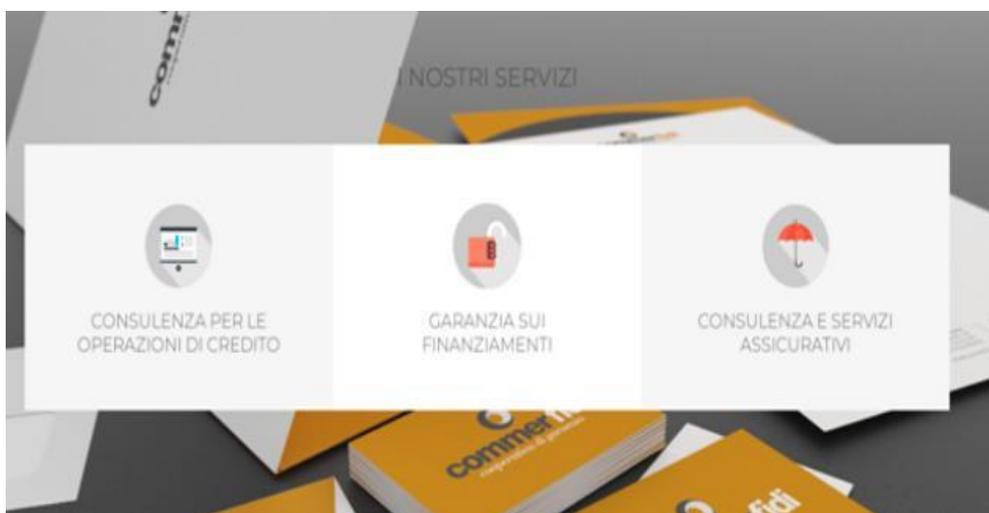
Guarantee cooperative since 1984

OUR HISTORY

Commerfidi - Cooperativa di Garanzia since 1984 is the reference point for all companies in the territory, especially Marche and Abruzzo. Commerfidi is linked to the territory, knows the local economy and is able to make a critical reading of the financial situation of the area.

LA MISSION

Since 1984 Commerfidi has turned its mutual role of credit guarantee cooperative to small and medium-sized enterprises and professionals operating in all product sectors, offering support with a consultancy and assistance service aimed at planning business ideas, the implementation of growth strategies, development and management control aimed at surveying the consortium guarantee. High professionalism, accurate examination of the demands and ability to read the local economic reality are these the bases of the relationship of trust that is tightened with the socie enterprises.



ADVICE ON CREDIT TRANSACTIONS



FINANCIAL ANALYSIS AND MANAGEMENT CONTROL

The objective is to support the entrepreneur in the analysis of historical data, complemented by comparative evaluations with competitors and industry data, to highlight the strengths and weaknesses in the balance of assets, economic and financial.

[2]

MANAGEMENT ADVICE

The reorganization of accounting data allows the entrepreneur, in a simple and direct way, to identify, on the basis of certain data, profitable businesses and objective corporate responsibilities.

[3]

BUSINESS PLAN

It allows to predict in an analytical way the criticalities and opportunities of the paths identified during strategic planning. It guarantees the entrepreneur, first of all, and third parties - called to support the path identified - to verify a priori the feasibility and sustainability of their choices, highlighting the pluses and the constraints to the success of the initiatives taken.

[4]

STRATEGIC MANAGEMENT ADVICE

Support of the company in the identification of the enterprise objectives and in the declination of the strategic lines of development, assuring the creation of value for the company in the time.

GUARANTEE ON LOANS

Commerfidi offers important support for the development of member companies by expanding the credit capacity of companies. This operation is aimed at restoring corporate liquidity, reducing short-term exposures, demobilising credits, but also supporting all forms of investment. Member companies can obtain a guarantee for: **overdraft** credit lines, advances on invoices, on effects and receipts to SBF, import and export, on orders and orders, on VAT credits and sureties; leasing operations; factoring operations; subsidised financing under regional, national or Community law; medium and long-term financing for investments (real estate, instrumental and subsidized); structured financing, that is financing in the form of specific campaigns subject to particular pricing conditions, duration and guarantee rate; venture capital operations; operations for energy saving.

REFERENCE POINT FOR SMEs

Commerfidi is aimed at small and medium-sized companies operating in all product sectors, offering support with a consultancy and assistance service aimed at planning business ideas, implementing strategies for growth, development and management control



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