

Are you looking for financing?

ASFI DF FINANCING

- **BANKING ENTITIES;** we work with all the Banks and we search the funding that best meets your needs. We also make a research among all the entities to achieve the best conditions for you.
- **MUTUAL GUARANTEE COMPANIES;** There are financial entities that enable access to credit for small and medium-sized enterprises, minimising the assumed risk offering these companies' guarantee. The organizations that we work with more are: Avalmadrid, Transaval e Iberaval. Some may be different depending on the Autonomous Community your company is established in.
- **EU GOVERNMENTAL LOANS WITHOUT GUARANTES,** many loans exist free of guarantees and in very good financing conditions. In most cases, some requirements must comply with and a series of documentation that we lead and prepare must be submitted. Enisa offers this kind of funding to young entrepreneurs with innovative companies and to new and in expansion stage technologies societies. Also microloans and CDTI (focused in R&D&I projects also with innovative approach)

- **INVESTMENT FUNDS, VENTURE CAPITAL, BUSINESS ANGELS;** we collaborate with different investor companies in equity financing, which support businesses in different sectors and sizes demonstrating capacity for business generation and growth.
- **PRIVATE EQUITY;** are to private entities lending financial resources requiring as guarantee a property.
- **CROWLENDING,** we work closely with a range of investors. Spanish investors fund from 6,000 to 300,000 Euros in assets and working capital in terms between 6 months and 3 years, if your company was created at least 2 years ago and has a turnover between 200,000 and 2 million Euros and German investor offer financing from 5,000 to 150,000 Euros in terms between 6 and 60 months, if your company was created at least 2 years ago and has an annual turnover of minimum 75,000 Euros.

ASFI Crowdfunding, as an alternative financing we introduce our investment platform specialised in entrepreneurial projects. It is born from the partnership between ASFI Directores Financieros and SociosInversores. For further information:

www.asficrowdfunding.com

- **DISCOUNT ON PAPER OUT OF THE BANK CIRCUIT**, through societies like Ficonsa, in which the client doesn't have to guarantee, the banking risk doesn't increase and the payment is immediate except for non-transferable promissory notes whose payment is done a day after the endorsement notification is sent; also invoice discounting is offered.
- **FINANCIAL INSTITUTIONS**; these are entities that provide financing to private individuals with personal guarantee.
- **FINANCING WORKING CAPITAL FOR EXPORTATION**, through an international agency to countries in Latin-America, Central America, EU and USA, goods and services are funded when they are supported by public administrations; loan of the 100% of operation.
- **DOWN PAYMENT INVOICES** is an easy way to finance your sales; the cash payment is immediate, this operation doesn't pose any exposure and only the satisfactory transactions are paid, the 80% of the invoice is paid in advance and the remainder at the maturity date after deducting the interest applied.

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