

## The company

**km credit consulting** assists internationally operating companies in further developing their credit management. Together with you we develop and implement coverage concepts individually tailored to suit the credit strategy of your company. At the center of our activity is the hedging and financing of trade receivables and trade payables. Today, demands of our clients in this segment are increasingly becoming more complex, in particular in terms of the applicable jurisdictions and special market conditions. International credit insurance concepts, supply chain finance solutions, structured receivables financing and further solutions are no longer foreign terms, but forms of hedging and financing. As consultants, we assist our clients in conceptualizing and structuring these processes in a goal-oriented manner.

Markus Moritz and Jörg Peter Kowalewski are the founders and managing partners of **km credit consulting**. Their many years of experience in leading positions at various credit insurers and banks make them ideally qualified to apply their comprehensive know-how in the best possible interest of their customers.

## The philosophy

The motivation and the aim of the company founders is to bridge the gap between the classical brokerage service of insuring del credere risks to offering comprehensive business consulting that assesses the entire del credere cycle of a company and integrates it in the development of individual coverage concepts – results-oriented, flexible and experienced.

- Analysis
- Strategy
- Conception
- Implementation
- Evaluation

In achieving this goal we work on the basis of a five-phase model. This begins with the **analysis** of your business and risk strategy and your del credere process. The analysis is then followed by the joint determining of a **strategy** using the results arrived at as well as the **conception** of tender documents based on service level agreements. Of course, we also assist your company throughout the **implementation** of the del credere solution and form the interface to the selected service provider in all matters concerning the contract. The continual **evaluation** of the coverage concept with regard to the main performance indicators, the preparing of quarterly meetings and the joint determining of necessary measures round off our model.

The credit strategy of your company remains in focus throughout all phases and forms the basis for selecting the right del credere solution.

## The products

In times of lower coverage capacities, latent default risks and instable lending policies practiced by banks, credit management should be more than ever regarded as a central corporate activity. A diversified risk and financing strategy is therefore absolutely vital, both on the credit side and the debit side.

We see the main focus of our work in consulting your company in the further development of your credit management. Our consulting services include developing and implementing scoring models for customer segmentation in risk classes, sales optimization with regard to reducing debt risks, optimizing your credit management processes and structures as well as developing and implementing the qualification of your credit managers.

Our consulting services are modularly designed and precede every product recommendation. Whether balance sheet protection, safeguarding liquidity, ensuring long-term supplier commitment through purchasing financing, growing independence from the existing bank pool, straightforward mitigating of trade credit risk or other matters are most important for you, together we will find the most suitable solution. We work together with the foremost providers in the del credere market and benefit from our excellent contacts to banks and insurance companies, based on the independence of an owner-operated brokerage.

## References

km credit consulting successfully cooperates with numerous companies.

Here is a small sample:



DKV Euro Service



DKV MOBILITY SERVICES



LUBECA



NAGEL-GROUP



NOVELIS Europe



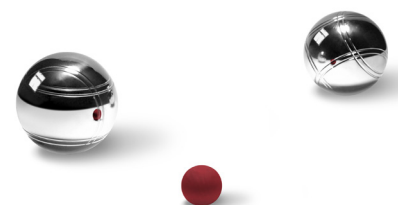
POSSEHL



RHENUS LOGISTICS



TSR Recycling



Detailed information on our products and partners is available here:

[www.km-creditconsulting.com](http://www.km-creditconsulting.com)

If you require further information or wish to receive the contact details of one of our reference customers, just call us or send us an e-mail.

We look to hearing from you in the near future.

## Contact

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Responsible partner of  
International Credit Brokers Alliance  
for Germany and Austria

