

Advanced Outsourcing

Bucharest, 8 January 2010

Advanced Outsourcing

is a specialized services company that has developed a package of services supporting lenders in valuing, monitoring, collection and repossession of assets.

Our services significantly reduce risk for working capital/asset based loans.

In this time of financial stress, banks, factoring, leasing, and consumer finance companies require expanded monitoring of their working capital collateral.

- Operations started in 2009 as a result of specific requests for outsourcing from the Romanian banking industry.
- Advanced Outsourcing is part of the Advanced Group, active in real estate development, corporate restructuring, portfolio management and financial service industry outsourcing
- Advanced Group has acquired experience in the field of advisory and management support for banks and related financial institutions.
- Advanced Group has a team of professionals with extensive experience from banking and related industries.

- Risk of working capital financing insufficiently covered by receivables or inventories
- Risk of financing non-existent or overdue receivables /inventories
- Risk of non-collection due to not enforceable documentation
- Risk of reconciliation differences between balance sheet and compliance reports values

We help banks and financial institutions to diagnose the quality and reliability of their risk management methodology and procedures.

Our professionals have risk management experience.

- Verification services for accounts receivable: both on and off-site
- Dilution tracking
- Accounts receivable reconciliation
- Concentration limit monitoring
- Contra offset review
- Notification services
- Inventory monitoring

Advanced Outsourcing's Accounts Receivable Reviews cover a wide range of tests to ensure a good understanding of the condition and value of the accounts from the lenders point of view. We concentrate on those areas where lenders may be vulnerable to losses as a result of excess age, retention billing, offsets to payables, poor documentation, etc.

Typical tests performed include: Aging analysis, concentration of revenue, potential offsets, reconciliation with Balance Sheet, compliance with conditioned borrowing base and more.

Our reports are "to the point" without being weighted down with unnecessary narrative.

Reports are structured for easy reading and include graphical representation of many tests.

Advanced Outsourcing's Inventory Reviews are structured to concentrate on validity and value. Tests often include test counts compared to stated counts, condition and age of inventory, marketability, accessibility/security, cost confirmation, consignment/ownership and more. We understand the value characteristics of various inventories relative to the borrowing base.

Advanced Outsourcing's collateral monitoring service is set-up as an on-site review or can be based on information provided by the borrower

Key indicators are tracked from one period to the next and reported on as required

Monitoring service is customized based on the lender's requirements

We provide lenders with objective information on the value of assets pledged or held as collateral. We cooperate with appraisers that have experience in a range of asset types including construction equipment, manufacturing/fabrication, restaurants, medical/technical, drilling equipment, printing/graphics, sound/video, computers and many more. Appraisals can be performed with or without inspection and may include analysis as Fair Market, Orderly Liquidation or Forced Sale Liquidation Values.

Advanced Outsourcing conducts equipment appraisals based on internationally accepted standards.

Advanced Outsourcing can offer tailor-made collection and repossession services alternatively based on retainer or success fee charges.

In-house capabilities combined with in-sourced legal, security and logistic support offers the full range of collection and repossession services required by financial institutions.

Advanced Outsourcing also provides other special services in the field of collateral valuation and monitoring.

We are able to set-up borrowing base structures for receivables and inventories including loan documentation

Regardless of your needs or concerns, contact us, we will be happy to discuss the situation and how we may be able to help.

- Enhanced transparency through third party reporting of loan and collateral
- Accounts receivable aging analysis
- Increased monitoring for higher risk credits
- Daily e-mail of borrowing base collateral and loan availability
- Loan and collateral accounting
- Cost savings through outsourcing
- Early warning reports



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