

AZUR

Business & Banking Solutions



**Company Incorporation & Corporate Services
Corporate Finance Consulting**

Achieve more with us

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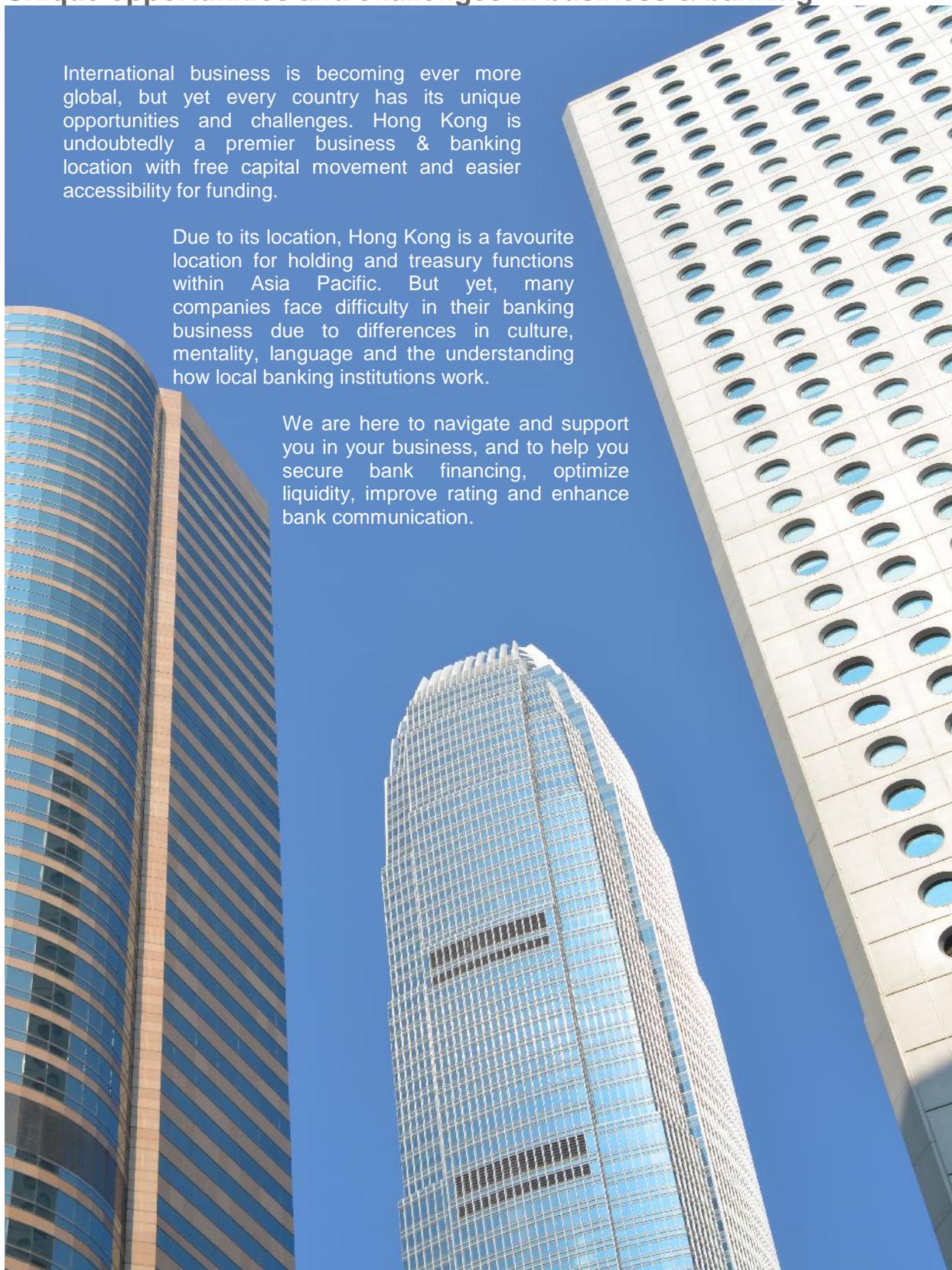
Welcome to Hong Kong!

Unique opportunities and challenges in business & banking

International business is becoming ever more global, but yet every country has its unique opportunities and challenges. Hong Kong is undoubtedly a premier business & banking location with free capital movement and easier accessibility for funding.

Due to its location, Hong Kong is a favourite location for holding and treasury functions within Asia Pacific. But yet, many companies face difficulty in their banking business due to differences in culture, mentality, language and the understanding how local banking institutions work.

We are here to navigate and support you in your business, and to help you secure bank financing, optimize liquidity, improve rating and enhance bank communication.



Get to know us

Our experience is your advantage



Franz Loschko

Managing Director
Bankkaufmann
Diplom-Betriebswirt (FH)

We are an independent consulting firm and free from 3rd party interests. We are able to deliver efficient and effective tailor-made solutions. Our clients trust on our expertise and our experience.

AZUR provides professional services in business outsourcing solutions and corporate finance consulting to its clients.

AZUR was established by Mr. Franz Loschko, a German national who has lived and worked in Hong Kong since 1996. Prior to founding AZUR, he has gained extensive international banking experience having worked for HSBC, Commerzbank, DZ Bank and HypoVereinsbank in Relationship Management and Credit Department positions.

Backed by his banking experience and established network, he is able to provide value-added solutions to clients as an independent banking consultant.

Franz graduated from the Fachhochschule Munich with a Bachelor's degree in Business Administration. Prior to his study, Franz also completed a banking apprenticeship in Germany. He is fluent in German, English and is conversational in Mandarin.

Why AZUR?

We are equipped to provide unique added value company administration services as well as corporate finance consulting solutions for your company. As a professional banker and insider we truly understand how bankers think, speak and assess your company before they grant any credit facilities to you.

Vision

AZUR aims to be your trusted partner in business outsourcing solutions and corporate finance consulting.

Mission

To build a long-term and value added relationship with our clients.

Service overview

From company incorporation to corporate finance consulting

Our dedicated team of professionals truly understand your expectations when it comes to your business and banking requirements. We possess the expertise to fully support your business with tailor-made solutions.

We provide cost-effective business outsourcing solutions helping your business to run smoothly, and freeing you up to concentrate on your core activities and business growth. We are driven to understand, evaluate, design and implement a workable solution to your specific needs and goals.

AZUR offers value-added services in:

Company Incorporation

- Hong Kong Incorporation
- China Incorporation
- Offshore Incorporation

Corporate Services

- Accounting & Tax Services
- Company Secretarial Services
- Virtual Office / Correspondence Address
- Opening of Bank Account and Banking Services
- Payroll Services & MPF
- Visa Applications
- Trademark Registration
- Controlling, Financial Reporting & Compliance
- Interim Financial Management & External CFO
- Executive Search

Corporate Finance Consulting

- Secure Bank Financing
- Optimize Liquidity
- Improve Company Rating
- Enhance Bank Communication



Company Incorporation

Strategic business location with world-class infrastructure

Hong Kong is a great city for doing business and an ideal stepping stone into China and the Asian Pacific Region. Companies benefit from Hong Kong's simple and favourable tax system, its business-friendly laws, its stable currency and global finance centre with free capital movement as well as its modern infrastructure in regards to airport/seaport/road and train system.

As part of China, Hong Kong further benefits uniquely from any special trade & tax agreements with Mainland China (e.g. the Closer Economic Partnership Arrangement ('CEPA')). Historically, Hong Kong has also been the ideal location for the establishment of a Holding company under which a wholly-owned Chinese subsidiary is attached, thereby minimizing potential restrictions in China.

Our experienced team will proactively support and advise in the setting up of a company right from the start.



Accounting & Tax Services

Low and simple tax system

All Hong Kong companies are required to prepare and submit annual audited accounts.

AZUR is able to comprehensively support in accurate accounting and financial reporting, thus leaving you to focus on your core business activities.

Our proactive accounting team will advise you of any changes that will affect your business and accounting practices.



Company Secretarial Services & Registered Office

We run and handle your ongoing company administration

Our knowledge of the local statutory and regulatory requirements enable us to professionally support your company and handle the ongoing company administration.

We help to run your business smoothly, and freeing you up to concentrate on your core activities and business growth.

Executive Search

Find the right talent!

AZUR offers tailor-made recruitment services according to client's specifications.

Services include:

- Develop and outline a recruitment strategy and selection process best suiting client's corporate structure.
- Market search our internal database and advertise job posting (print and/or online, if necessary).
- Gather market intelligence on experience vs. remuneration in specific industry.
- Identify potential candidates including initial discussions, screening and assess relevant experience.
- Short-listing and in-depth interviews regarding technical knowledge, personal qualifications and suitability to the client's corporate style.
- Presentation of suitable candidates to the client with candidates profile, for the interview and selection process.
- Post selection services: On-going follow up with the client, after successful placement of the candidate.



Secure bank financing For your business growth

A prime concern for many companies is to obtain the required bank financing to support their business growth and improve their relationship with their banker. Unfortunately, banking is becoming more difficult and many companies fail to secure credit facilities for a host of reasons.

With our solid banking experience and connections within the banking sector we are able offer value-added services to our clients and support them with their banking requirements.



Expect more

We will help clients to secure bank financing, optimize their liquidity, improve rating and enhance banking communication.

Services include:

- Support corporate clients in their banking relationship with existing/prospective banks and to obtain financing.
- Prepare clients for their banking meeting and which questions to expect.
- Provide an assessment of companies financials/rating and identification of weaknesses from a bankers point of view.
- Recommendation on improving clients balance sheet, income statement and key ratios in order to make the company more bankable/attractive for a bank.
- Improve the communication with existing/prospective banks as well as the company rating.
- To assess/optimize the existing credit facilities and security structure and develop a finance concept in line with the company's strategy.
- Joining of bankers meeting/events, when requested.
- Support in other financial transactions regarding e.g. Merger & Acquisition and Due Diligence of potential companies.

Optimize liquidity

Improve and protect your cash flow

Safe guard your solvency

Proper liquidity management is essential for any company. We assist and analyse your business trade cycle and payment terms and identify solutions and banking products to improve your liquidity.

Furthermore, sales protection/insurances will be explored in order to protect your business.

Improve your company rating Your financial health is key

Healthy company financials with strong ratings are important prerequisites for the granting of credit facilities to any potential company. It is therefore of strategic importance for companies with borrowing requirements to develop healthy financials and ratings.

Every company and its management are ultimately being judged by the financials and ratings they produce.

We assist to analyse companies financials and identify weaknesses from a bankers point of view. Subsequently, we provide recommendations on how to improve companies balance sheet, income statement and key ratios in order to improve the company rating and making the company therefore more attractive to a bank.

Enhance your bank communication Our knowledge is your gain

It is of strategic importance that companies have to take leadership and remain in a close dialogue with their banker and foster their relationship. Unfortunately, high staff turnover or a reshuffle within a bank will often cause an interruption in clients banking communication.

The banks decision to lend any money to the client depends not only on the audited financials but also if the company's management can be trusted. Trust is therefore at the core of any credit decision.

As a result, the company has to remain in a close and trustful dialogue with their bank. Only if the banking relationship manager and key decision makers know and trust a company, then they will willingly support a credit facility request.

Any banking relationship should be based on a trustful relationship and not be based on a transactional basis and clients be treated as a mere account number. We are able to assist and represent any local and overseas companies in their banking affairs.



Our solution to assist you The AZUR approach



Analysis of Company

Financial Analysis:

- Analysis of company's financials: Balance Sheet and Profit & Loss Report.
- Evaluation of company's Business Performance & Profitability, Capital Structure, Working Capital Management & Liquidity, Rating etc.
- Analysis of past/current/forecast financials.

Non-Financial Analysis:

- Analysis of company's business, background and Modus Operandi.
- Evaluation of operating risk, Industry analysis, Account conduct etc.
- Client/Group structure.
- Trade cycle & Payment terms.
- Any concentration risk from Supplier/Buyer etc?



Evaluation of existing credit lines

- Evaluation of existing banking lines, banking products, security structure, covenants, pricing etc.



Assessment Result & Recommendation

- Identification of weaknesses from a bankers point of view.
- Discussion on financials.
- Recommendation on improving clients balance sheet/income statement in order to make the company more bankable/attractive for a bank.



Identification of Target

Depending on clients aim we focus for example on:

- Secure bank financing.
- Optimize liquidity.
- Improve company rating.
- Enhance bank communication.
- Due diligence of potential companies.



Consulting Solution & Support

- Support to achieve agreed targets.
- Joining of bankers meeting/events, when requested.
- Proactive communication with bankers on clients future business and credit requirement.
- Preview/screening of information prior to submission to banks.
- Ongoing checking of new or amendment Facility Offer Letter.
- Update on new banking products/development in Hong Kong.
- Prepare client for bankers meeting (annual review discussion).
- Other outsourcing solutions as requested.

The right choice For your success

You are looking for a competent partner to assist and optimize your corporate finance affairs and secure the required credit facilities to support your future business growth.

As a banking professional we are able to offer valuable insight and expertise while we handle your mandate.

Your aim is our focus

Mandating a corporate finance firm to support your business and financial affairs requires trust. We would like to be your entrusted partner and will trustfully pursue your personal and economic interests.

Banking expertise right from the start

From our first contact onwards we will handle your information in strictest confidence and will offer our expertise and professional skills.

Nothing is left to chance

As a reliable and dedicated corporate finance consulting partner we will seek the most optimal banking solution for your company. Our network in the banking industry will be your asset.



Contact

We're happy to hear from you

Please contact us for a confidential discussion without obligation and we will gladly assist with advice on how to approach/solve your particular business and banking challenge.

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