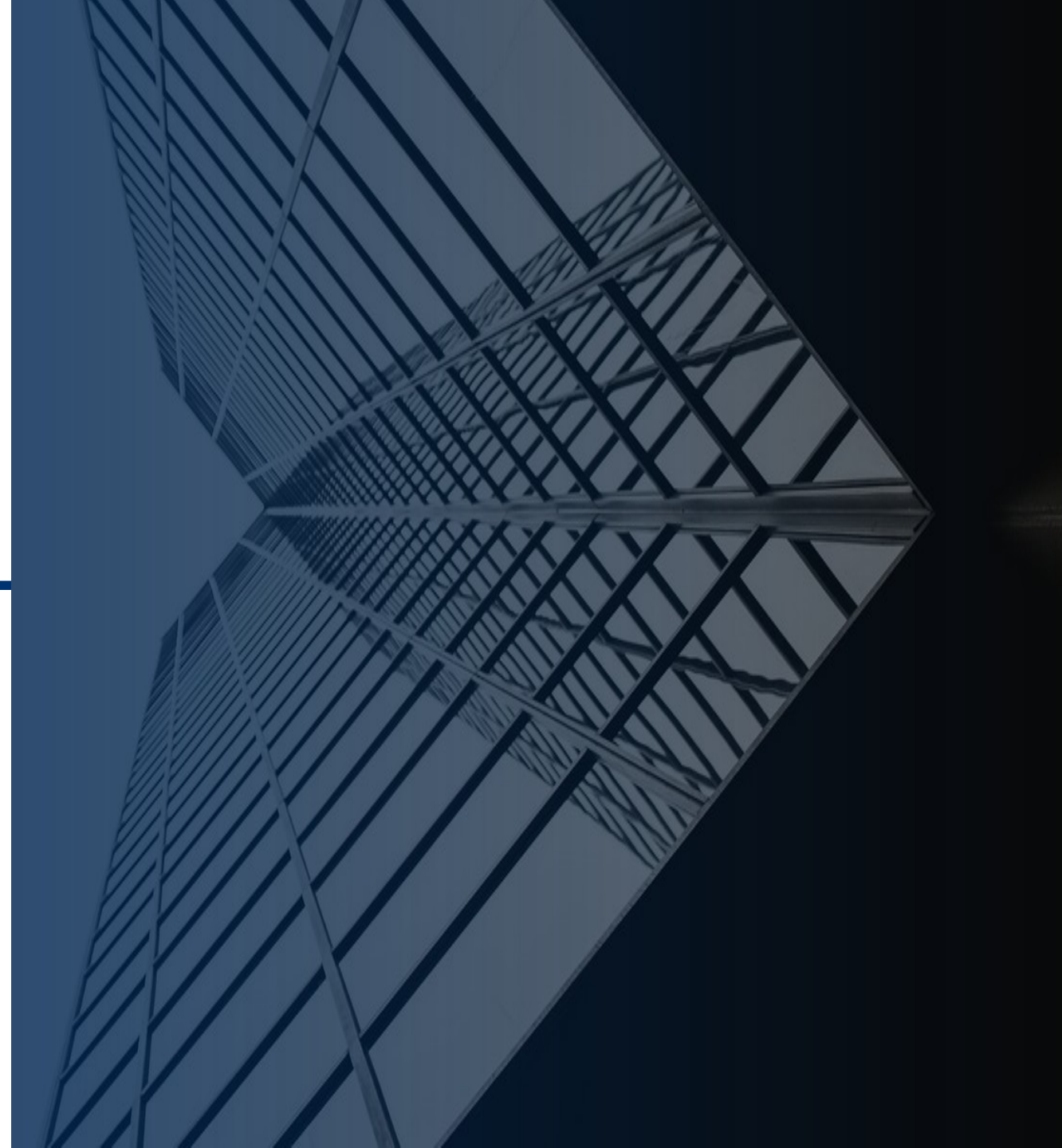


# RETURN MANAGEMENT

- Use Case – Senkung Finanzierungskosten um 43%



# Use Case: Reduction of financing costs by 43 %

## Reduction of financing costs for winery

Situation & Goals	Measures	Results after 12 months
<p><u>Situation</u></p> <p>High interest burden due to the historically grown structure of the financing leads to a threat to the company's existence.</p> <p>Growth investments in operating business not possible due to limited financial scope.</p> <p><u>Goal</u></p> <p><b>Reduction of the interest burden.</b></p> <p><b>Expanding the funding envelope to allow for future investments.</b></p>	<p>Development of an integrated financial planning and creation of a calculative basis as well as development of a corporate memorandum.</p> <p>Analysis of the existing financing situation incl. termination options &amp; costs and identification of potential new financing partners.</p> <p>Execution of the negotiation phase with the new financing partners.</p> <p>Contract execution and coordination of the redemption process of the old loans.</p>	<p><b>Reduction of 43% in financing costs.</b></p> <p><b>Elimination of the inventory threat.</b></p> <p><b>Doubling the financing framework for growth investments.</b></p>