



LAZARUS WORKING CAPITAL SOLUTIONS – WHITE PAPER

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WHAT IS LAZARUS?

Lazarus Working Capital Solutions offers operational financing for companies undergoing restructuring that, despite having a healthy core business, lack access to traditional financing sources. Lazarus creates liquidity without generating balance-sheet liabilities by specifically financing raw materials and goods for resale.

OUR CUSTOMERS' CHALLENGE

- Blocked access to new loans due to significantly deteriorated credit ratings
- State guarantees for existing loans that only apply in insolvency, preventing cooperative restructuring
- Liquidity shortages despite profitable business segments
- Advance payment requirements or loss of early payment discounts weaken working capital

THE SOLUTION

- Lazarus purchases strategically important goods or raw materials directly from suppliers
- The company acts as a commission agent, selling or processing the goods
- Liquidity is released immediately without creating new bank liabilities
- Lazarus is compensated through early payment discounts and a market-based commission (e.g., 15%)

YOUR ADVANTAGES AS A CLIENT

- Improved liquidity within days
- Access to better purchasing conditions
- No restrictions from existing loan agreements or collateral requirements
- Focus on the future: the released capital can be reinvested in profitable business growth

TYPICAL USE CASES

- Trading companies with high inventory turnover (e.g., baby products, electronics)
- Manufacturing businesses with clearly defined raw material needs (e.g., packaging manufacturers)
- Companies wanting to proactively initiate restructuring and requiring liquidity to do so

HOW DOES IT WORK IN PRACTICE?

- Analysis of material or inventory structure
- Joint selection of suitable product groups for Lazarus financing
- Contract execution using a commission model
- Reporting and transparency via monthly reports
- Flexible scaling and expansion

CONTACT

If you would like to find out whether Lazarus is the right solution for your company, get in touch:



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