

Expert Negotiating and Consulting Services for the Leasing and Finance Industry

How we can help your leasing or finance company through the credit crunch

Our industry is facing an unprecedented disruption in the supply of debt and securitization for lease and finance companies. Swandel and Associates has been focused on determining which players continue to have an interest in supporting our important industry. Swandel and Associates is affiliated with [Kropschot Financial Services](#), a leader in M&A and corporate finance services. Below are some examples of strategic alternatives we have worked on with existing clients.

1. **Securing new debt sources**

Swandel and Associates is currently assisting lessors to negotiate new debt facilities with established funding sources who are looking to increase their market share with strong industry players. Our approach is to review the lessor's key performance indicators and create a document that highlights these strengths. The result is a set of undertakings that strengthens the lessors negotiating position and improves their attractiveness to new and existing lenders.

2. **Sale of portfolios**

Some of our clients have chosen to sell a portion of their portfolio in order to create liquidity and allow the continued funding of key relationships while longer term solutions are put in place. This strategy can be used to clean up a distressed portfolio or to sell quality leases to generate optimal returns.

3. **Minority or majority equity sale**

Swandel and Associates is currently representing buyers and sellers of lease and finance companies. Buyers can bring a strong balance sheet, leverage and a lower cost of funds. Sellers can optimize their sale proceeds with creative structures and realistic earn out provisions.

4. **Cooperative selling**

Swandel and Associates recently assisted a lessor to negotiate a partnership to fund the international portion of major vendor programs. The result is reduced pressure on funding requirements while maintaining a strong U.S. based vendor program and U.S. sales volume. With the right agreement the strategy of splitting business can work without jeopardizing the original source of the business.

5. **Subordinated debt**

Our firm has several sources interested in providing subordinated debt to lease and finance companies. This form of financing can be the key to meeting the covenant requirements of other lenders. The right deal structure can lead to a competitive weighted average cost of capital.

Contact Us!
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