



Karsten Napp GmbH

Your liquidity – Our mission

As the provider of choice for guarantees and optimising payment flows, we help you to secure or, where possible, improve your liquidity.

Karsten Napp

Managing Director

Together with our customers,
we have been developing individual,
creative and liquidity-preserving
guarantee-based solutions
for more than 11 years.

Our customers benefit from access
to our network and our many years
of experience.



Corporate philosophy

Our strength is your liquidity

When it comes to capital,
always work with the best.

Working with an experienced,
innovative and extremely reliable partner
opens the door to new possibilities.



Karsten Napp GmbH

Track Record

In this way, our company has provided a total guarantee framework of approximately € 600 million for various companies.

Already about 250 hotels have entrusted us in this area.





Core area of expertise

Brokering guarantee insurance from A-Z

Advance payment
guarantee

Development
guarantee

Rent guarantee
for commercial
property

Private rental
deposit guarantee

Warranty bond

Performance
guarantee

Delivery guarantee

Customs
guarantee



Karsten Napp
Managing Director

Karsten Napp GmbH
Überseeallee 10 | D-20457 Hamburg
Tel.: +49 (0) 40 808074-722
Karsten.Napp@ruv.de

www.aval24.de

