



Your business finance franchise partner

You know your business. We know our finance. Let's profit by working together

#### 4 Reasons to work with Trade Credebt®

**Reason #1**

Who you are & what you know

**Reason #2**

Who we are & what we do

**Reason #3**

Working together to build your business

**Reason #4**

How we can make this work for you

#### Contact

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## Reason #1 Who you are & what you know.

You bring the expertise to make it work.

**No matter how large or small your finance needs, the 'rules' are the same. No one will finance an unproven business model unless they own your company.**

No matter how much knowledge you might have about your industry sector, or how many years' experience you may have, it is going to be very difficult to get your business adequately funded. Unique and highly specialised transactions often have compelling business cases. The same, very specialised nature of these businesses is what makes them difficult to fund.

In reality, funding will either be available at unattractive rates or you will have to sell equity in your business. There may be a case for taking venture capital funding but most business owners do not want to sell their business before they have the opportunity to demonstrate its real value. Is there an alternative?

If your business fits the Trade Credebt® finance franchise model, it is an attractive solution that leaves you in control and enables you to prove your business' value.

You know your industry. You have probably worked in it for years, or even decades. AS a senior manager for a large household name, you know you have something unique to bring to that sector. Despite all this knowledge, your in depth study of recent market trends and your extensive research, the finance you need is simply not available.

The reason for this is simple: the finance providers you have spoken to, do not have the expertise necessary to evaluate your opportunity. Even if they do, their risk appetite prevents them from helping you.

That is where Trade Credebt® makes the real difference. Unlike a bank or traditional lender, we are traders, just like you. We may not understand your business sector, but we understand international trade. We understand trade risk and we understand the value of real, inside market knowledge.

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Finance providers want to finance proven businesses

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## Reason #2 Who we are & what we do

We're traders just like you

Our foundations are not based on finance. We are businesspeople. We understand trade. We built our company on these solid foundations.

Credebt Exchange® was founded in 2011 after years of watching how banks and traditional lenders operated. The financial crisis created an opportunity us to change how companies financed their activities.

Over the last 9 years, we have built an entire suite of financial products based on the needs of business owners, not business lenders. Here's how we did it:

### 1. LACK OF BANK SUPPORT

Most business owners don't really understand how banks really work. They don't need, or care, to know. Their focus is always on running, operating and growing their business. When they need finance, they talk to their bank. Nowadays the banks appear to be less and less interested in lending.

### 2. ALTERNATIVE LENDERS

The internet offers lots of alternative lending solutions. Unfortunately, most of them are limited to a few hundred thousand and for our clients, this simply isn't enough.

### 3. LENDING DOESN'T WORK

Even if a bank or an alternative lender could meet the initial needs of a business owner, they're unlikely to have the capacity, or willingness to support real growth. That's where Trade Credebt® provides a real alternative option.

### 4. PURCHASING MODEL

All loans have credit limits and extensive restrictions, liens and guarantees. If the business owner exceeds their limit, an entirely new loan is required. The 'loan upgrade' may not be provided and the business borrower is trapped. The alternative Credebt Exchange® purchasing model is different. Rather than putting in restrictive covenants and limits, our purchasing model grows as your business grows. Your business growth is how we grow.

### 5. FRANCHISE PARTNERSHIP

Taking the purchasing model, we decided our future was in international trade finance. Under the brand name Trade Credebt® we built a unique franchise model. It is based on the concept that companies who complement each other and share resources in true partnership are a powerful combination. They co-operate, innovate, grow and prosper together. Our finance franchise brings both parties together to share a common goal. As the business owner, gets the funding they need to grow their business and we benefit from the growth of our market share too.



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## Reason #3 Working together to build your business

Two heads are so much better than one

Your business requires a reliable source of funding. Our business must protect its capital. Working together we both benefit by working together.

### SHARED PRINCIPALS

Finance in business is not only about the numbers. It is also about integrity, honesty and being trustworthy. For Trade Credebt® to work for you, these are essential ingredients in the relationship that we must share. We will provide the finance component of the partnership and you will provide good governance and propriety.

### SHARED RISK

Like any finance provider, Trade Credebt® must protect the downside of any business transaction. It does this using Reserves. Reserves are a percentage of the gross profit on any transaction. As the business grows, so too will the Reserves. In the initial stage of the business, our focus will be to ensure our interests are properly reserved and protected. This protects us and protects you.

### SHARED PROFITS

As the business grows and matures, so too will the profits and the Reserves. In time, the Reserves that protected your business can be released to the 'bottom line'. Just like you, we want to profit, but only when it is safe and prudent to do so.

### YOU

- Need a finance provider that understands your business
- With people that take the time to learn what you do
- And won't desert you the moment any difficulties arise
- That provides finance that will grow as your business grows

### WE

- Want to finance businesses with a strong growth potential
- Run by smart people that know how to maximise profits
- Are cautious, careful and prudent in what they do
- And are honest, trustworthy, capable business owners



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## Reason #4 Because you know this is the right thing to do for your business

Being in control without being alone

The choice is yours. Do you want to be part of something worthwhile, something beyond your dreams? Or will you 'go it alone'?

Depending on your leadership style and your 'brand of business', you may decide the Trade Credebt® model isn't for you. We understand that position. Only you know what is best for you. But if we engage with you and can see a real business opportunity, we'll work hard to convince you that Trade Credebt® could be the difference between moderate success and great success.

To help you decide, we have a simple and, at the same time, involved process. We will look at every aspect of your business. During this 'deep dive' on your business, we will share any weaknesses or vulnerabilities we find. We will discuss how these might impact your plans and how you might protect against them. Maybe what you are doing complements what another Trade Credebt® client is doing. Perhaps there is pending legislation specific to your industry, or seemingly unrelated regulations you have overlooked.

During the engagement process, we will look to you for documentation, research, 'proof of concept' transactions, verify supply chain sustainability and how to futureproof the near to mid-term focus of the business.

### Business Plan

- 📄 Detailed schedule of sales projections for Year-1
- 📄 Comprehensive breakdown of direct trade costs
- 📄 Agreed contribution to indirect operations overhead
- 📄 Calculations on initial and projected finance requirements

### Profit Share

- 📄 Estimation on gross profit and Reserves allocation
- 📄 Agreement on revenue share and payment periods

You will quickly learn how we propose to work together when we provide you with the Trade Credebt® Licence Agreement. This document sets out clearly the legal framework that both parties will work from. Once the overall business plan and Licence Agreement discussions are completed, you can expect to be operational within a matter of a few weeks.

“ Trade Credebt® may be the best business decision you'll make. Together, we'll build your future. ”



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