

*“By enabling us to finance upfront supplier payments we have been able to source the most cost effective suppliers and grow the business.”*

Finance Director  
E-commerce Retailer



#### HOW YOU BENEFIT

**Unsecured** – no need to secure assets against any lending, or provide Personal Guarantees.

**No change to bank facilities** – you can use the credit facility without impacting on existing finance arrangements, as it's unsecured and balance sheet neutral.

**Pay as you use** – you're only charged for what you use.

**Flexibility** – you can use it to fund 100% of your purchase of both goods and services. You can employ the credit facility when you need it, to buy from suppliers around the world.

**Paperless process** – no need for additional paperwork, such as Letters of Credit, to manage overseas transactions; which means less admin.

**Quick registration** – we can easily get your facility in place within a month\*.

**Faster payments** – transactions can be processed in 24 hours.

**Exchange rate mitigation** - benefit from settling in sterling at the end of your credit period, utilising competitive spot rates from our forex partner when sellers are paid.

\*subject to information & creditworthiness

#### Find out how we can help you

Visit - [traderiverfinance.com](https://traderiverfinance.com)

Call us - 020 7788 7690

Email - [info@traderiverfinance.com](mailto:info@traderiverfinance.com)

Salisbury House, London Wall, London EC2M 5QQ



We are a responsible lender and adhere to FCA regulations



**Trade  
River**

Where smarter trade flows

## WHO WE ARE

TradeRiver is dedicated to helping businesses grow.

We do this by providing you with a revolving credit facility that ranges in size from £100k to £5M+, which you can use to buy goods or services from anywhere around the world - without putting pressure on your cash flow.

This gives you flexibility to buy what you need when you need to, including transactions that banks or other providers might be unwilling to finance.

We support UK-based companies with a turnover of £2M+ who have been trading for at least a couple of years. If you can demonstrate that you're creditworthy, profitable and have a clear plan to grow your business then we can help.

## HOW WE WORK

We ensure that we learn about your business, growth plans and financial requirements. If we feel we can offer you support we will agree a credit facility appropriate to your requirements. This normally takes less than four weeks to put in place.

Once your facility is approved, both you and your nominated suppliers will be set up on our platform. Then you'll be ready to manage your purchases.

**See how it works below.**

### Help managing your cash flow

On top of any existing arrangements with your supplier, you can have 120 days to repay what you've borrowed, giving you additional working capital. Paying your supplier early through TradeRiver often means you can secure a discount from your supplier.

There are no set up, monthly or non-utilisation fees, or other hidden charges; just a single transparent charge when you use the facility. So with full visibility on future costs, you can then plan accordingly.

Plus, by ensuring that your suppliers are paid promptly we also help you build stronger relationships with them.

### What you can pay for

You can fund either goods or services from anywhere around the world. Here's a few examples of how our customers have used their facility:

- To obtain early payment discounts
- To pay for tooling
- To pay in instalments
- To pay in advance
- To make royalty payments
- To purchase perishable goods
- To buy media space
- To cover freight forwarding (incl duty) costs
- To make speculative transactions

### How we're different

Whilst we're technology enabled, we are focused on service. Before becoming a customer we visit you so that we can get a real feel for your business. Then, once you're on board, we stay in touch so that we're kept up to date with how you're progressing and work out how we can help with further growth.

