

EXPORT FINANCE

FOR BUSINESSES WITHOUT BORDERS

PRESENTED BY:

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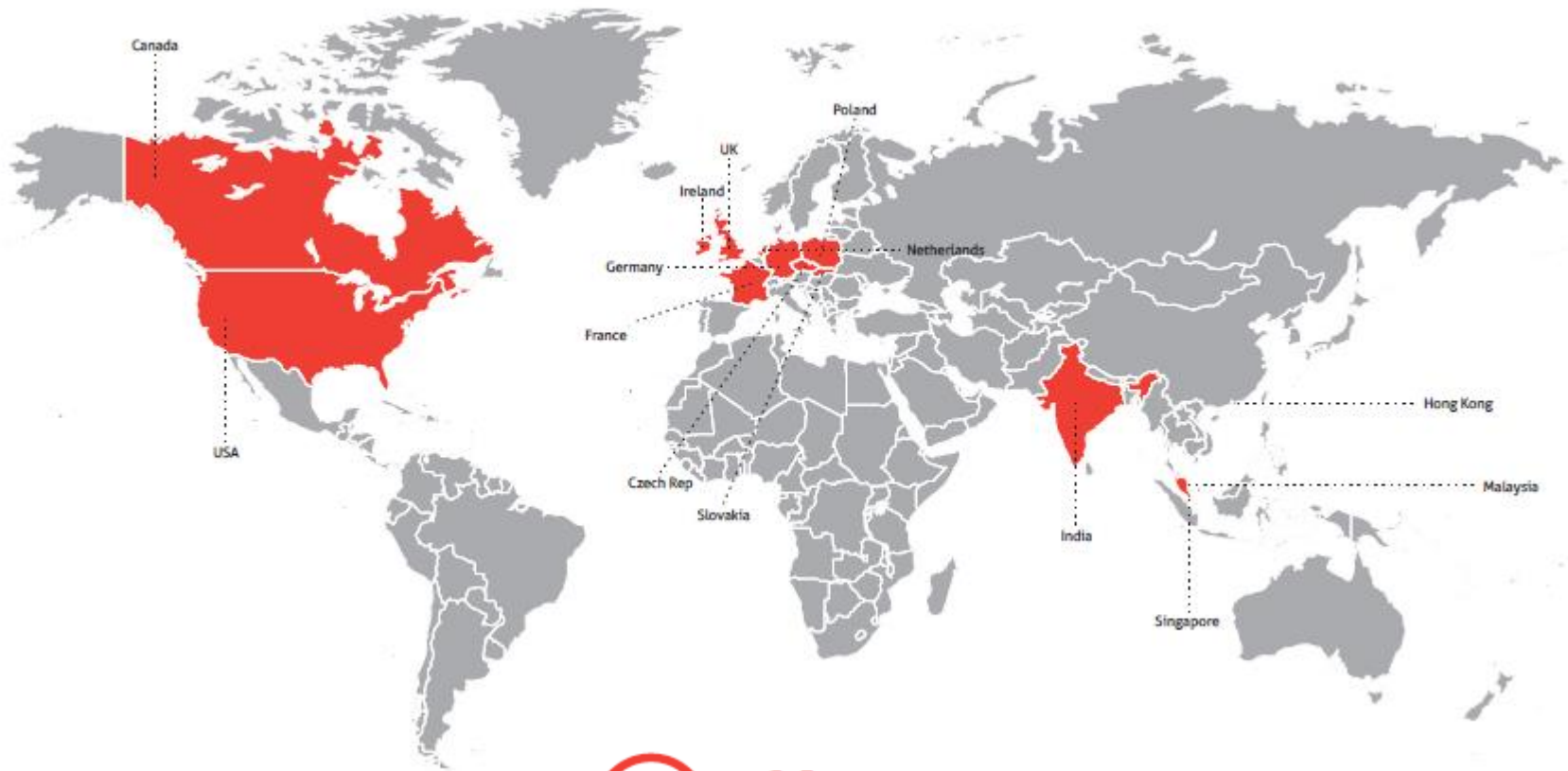
9TH NOVEMBER 2016



AGENDA

- Bibby Financial Services .. a global business
- How invoice finance meets the needs of Irish exporters?
- Bibby Financial Services Ireland capabilities

BFS GLOBAL FOOTPRINT



14 Countries

40 Offices

BIBBY
FINANCIAL SERVICES



ISSUES FOR EXPORTERS TO CONSIDER

- Cash Flow
- Debtor credit assessment
- Currency
- Payments
- Time zones
- Language
- Debtor bankruptcy
- Legal remedies
- Political Risk .. Payment moratoriums

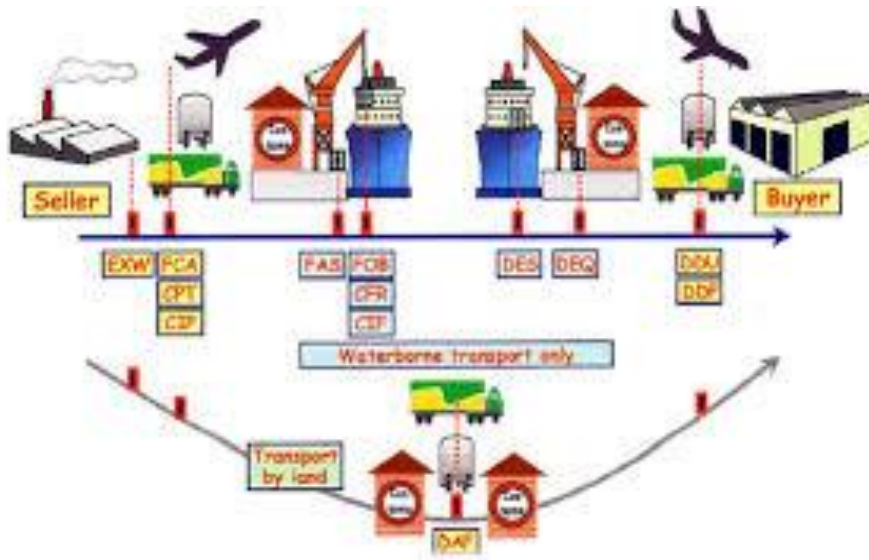
**EXPORT FINANCE...TRADING
OVERSEAS CAN BE AS EASY
AS DOING BUSINESS IN YOUR
LOCAL MARKET**

BFS SUPPORTS IRISH EXPORTERS TO TRADE BY:

- Cash Flow
- Debtor Credit Assessment
- Mitigation against Currency Fluctuations
- Bad Debt Protection
- Legal Remedies

CASHFLOW: OUR RAISON D'ETRE

- We fund outstanding export invoices for 120 days .. same interest rate as for domestic
- We can fund in EUR, GBP and USD
- Depending upon the relevant Incoterms® we can fund whilst goods are still on the high seas



THE BIBBY WAY

- We are less risk averse than our competitors
- We tolerate high debtor involvements .. as we do with domestic factoring
- We tolerate 100% export concentrations
- We tolerate country concentrations
- We usually use credit insurance (client's own or ours) .. but not always
- Our Bad Debt Protection provides Political Risk cover
- BFS currently factor invoices to over 100 countries
- We can provide full service credit control
- We can call upon other Bibby companies to assist with difficult collections

THANK YOU

