

*We develop customized trade finance solutions based on the financials of your company, helping you optimize various financial metrics*

Basic KYC Background

Trading Partner Data

Client Financial Statements

### Data Input

To conduct the analysis, we must understand our client's trading relationships as well as financial strength using above documents which we use to provide a detailed advisory service at no cost to the client

### Receivables Finance

CCG analyzes your customer base to derive a strategy that helps cover credit risk while boosting working capital



#### BUYER A

Investment grade buyers who always pay on time



#### Recourse Financing

Receive payment immediately with no coverage



#### BUYER B

Buyers with questionable financial health



#### Non-recourse Financing

Financing with credit protection included



#### BUYER C

Poor financial standing but manageable payment terms



#### Credit Insurance

Protect your business from buyer default

### Payables Finance

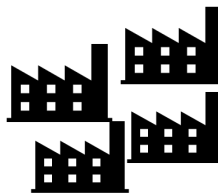
Analyzing your suppliers' payment terms and cost of funds, we design a strategy that leads to increases in working capital and gross margin



#### PAYMENT TERMS

#### Working Capital Focused

Extend open account payment terms while enabling suppliers to get paid immediately with 3<sup>rd</sup> party financing



#### DISCOUNT PROGRAMS

#### Gross Margin Focused

Keep existing payment terms but allow for early payment discounts using Dynamic Discounting

**RECEIVABLES ANALYSIS - EXAMPLE**  
*Customer Trading Partner Analysis*

Customer	Annual Volume (USD)	DA Payment Terms	Credit Rating	Risk	Strategy	Cost	Working Capital Gain
ABC Taylor	\$1,500,000.00	60	AAA	Low	Low risk buyers to finance with recourse financing with credit protection	Rate of US APR + 1.5% M USD	\$100 M USD
XYZ Inc.	\$1,000,000.00	45	A+	Low	High risk buyers to finance with recourse financing (Finance coverage)	Rate of US APR + 2.0% M USD	\$150 M USD
DEF Laurent	\$5,000,000.00	90	BBB	Medium	High risk buyers with low payment terms, purchase insurance only	Rate of US APR + 3.0% M USD	\$200 M USD
GHI LLC	\$1,000,000.00	120	B+	High	High risk buyers with low payment terms, purchase insurance only	Rate of US APR + 3.5% M USD	\$50 M USD
JKL Brand	\$1,500,000.00	90	B+	High	High risk buyers with low payment terms, purchase insurance only	Rate of US APR + 3.5% M USD	\$50 M USD
MNO Ltd	\$1,500,000.00	30	B-	High	High risk buyers with low payment terms, purchase insurance only	Rate of US APR + 3.5% M USD	\$50 M USD
PQR Stores	\$10,000,000.00	30	CCC+	Very High	High risk buyers with low payment terms, purchase insurance only	Rate of US APR + 3.5% M USD	\$50 M USD

**SUMMARY**

- Working Capital & + \$4.5B USD
- Cost & - \$200M USD
- Portfolio Risk & 5B - 10B

