



ABOUT ATRAFIN



AMERICAN TRADE & FINANCE COMPANY (ATRAFIN LLC) and affiliated companies (the "Company") collectively have been successful providers of trade finance for more than 15 years and have concluded hundreds of cross-border trade transactions valued well in excess of US\$1 Billion.

The Company commenced operations in the US market in 1999 and since its entry into the US Market it has concluded more than \$400 million in the United States.

The Company has concluded trade finance transactions in a range of industries including:

Plastics

Metal-working

Woodworking

Printing

Textile

And Many Others

Heavy Equipment

Packaging

SOLUTIONS

- Equipment Finance
- Inventory Finance
- Export Credit Agency ("ECA") Financing
- Specializing in Ex-Im Bank Financing
- Vendor Finance
- Project Finance
- US International Franchise Finance
- US Emerging Markets Investment Finance
- Factoring
- Forfaiting

AMERICAN TRADE & FINANCE COMPANY now offers an expanded range of trade finance solutions with a focus on supporting bilateral trade between the USA/Europe and the emerging market countries of Latin America, Africa, Eastern Europe and Asia.

BENEFITS

- **AMERICAN TRADE & FINANCE COMPANY** is a **LENDER** (not a broker)
- **AMERICAN TRADE & FINANCE COMPANY** has an operational Master Guarantee Agreement with the US Ex-Im Bank
- Obtain the benefits of working directly with the provider of the financing
- Access the Company directly
- A Local presence will be established in all major emerging market countries

ATRAFIN EQUIPMENT CREDIT

TRADE FINANCE SOLUTION Financing for Cross-Border Equipment Transactions

OVERVIEW

- Financing typically available to buyers
- Capital Goods of all types are eligible, including machinery, software, and any long term capital purchases and related goods and services
- Focus on equipment made in the USA and certain European countries
- Terms typically from 1 to 7 years (longer for loans over \$10 million)
- Financing from \$150,000 to \$10,000,000 and more
- Variable rates (based on Libor) and Fixed Rates available
- Finance typically up to 85% of equipment value, and up to 100% in certain cases
- Down payment and local cost financing available for qualified projects
- Unsecured financing often available when supported by government programs of the USA and Europe
- Capital Equipment lines of credit available
- Special rates for imports of US Products

BENEFITS

SELLERS:

- Expand your international sales by providing attractive terms to your customers
- Eliminate credit risk because Atrafin will pay you without recourse at the time of shipment through direct disbursement of loan proceeds
- Accelerate Cash Flow by converting your international receivables into cash

GENERAL

- Attractive rates, terms, and structures
- Rapid pre-qualification process
- Typically does not interfere with your local banking relationship

BUYERS

- This program is usually Supplemental Financing to your core financing
- Improve cash flow by receiving extended payment terms for your equipment imports
- Grow your business by buying world-class machinery to compete in the global economy

BASIC CREDIT REQUIREMENTS

- **Supplier:** Must be experienced exporters, able to complete the project for the financed goods
- **Buyer Finance:** Three years in business, profitable, financials indicate ability to repay

AMERICAN TRADE & FINANCE strategically uses government export programs where they provide the optimal solution to our customers

ATRAFIN INVENTORY CREDIT

TRADE FINANCE SOLUTION Financing for Cross-Border Inventory Transactions

OVERVIEW

- Financing available to Buyer or Seller
- One year Revolving Credit Lines
- Terms from 30-180 days
- Eligible products include inventory, raw materials, spare parts, commodities, capital goods, floor planning, and more.
- Financing from \$150,000 to \$5,000,000 and more
- Flexible rate & structures, including variable rates (based on Libor), fixed fee, and others
- Typically a credit line, but a single transaction or series of transactions is possible
- Discounting of receivables (including factoring) and LC's
- Finance up to 100% of inventory value
- Typically unsecured
- Special rates for imports of US Products

BENEFITS

SELLERS:

- Expand your international sales by providing attractive terms to your customers
- Eliminate credit risk because we will pay you without recourse at the time of shipment through direct disbursement of loan proceeds
- Accelerate Cash Flow by converting your international receivables into cash

GENERAL

- Attractive rates, terms, and structures
- Rapid pre-qualification process
- Typically does not interfere with your local banking relationship

BUYERS

- This program is usually Supplemental Financing to your core financing
- Improve cash flow by receiving extended payment terms for your inventory imports
- Grow your business by buying more product on better terms

BASIC CREDIT REQUIREMENTS

- **Supplier Finance:** Must have a credit-worthy buyer for the financed goods
- **Buyer Finance:** Three years in business, profitable, financials indicate ability to repay
- **General:** Product quality must be definable and controllable

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ATRAFIN SPECIALTY FINANCE PROGRAMS

AMERICAN TRADE & FINANCE COMPANY Offers Project and Specialty Finance
Supported by a Range of Government Programs

PROJECT FINANCE

- Financing typically available to buyers or investors
- Capital Goods of all types are eligible, including machinery, software, and any long term capital purchases and related goods and services
- Focus on equipment made in the USA and certain European countries
- Terms typically from 1 to 7 years (longer for loans over \$10 million)
- Term loan, periodic payment, possible interest only period
- Financing from \$150,000 to \$10,000,000 and more
- Variable rates (based on Libor) and Fixed Rates available
- Finance typically up to 85% of equipment value, and up to 100% in certain cases
- Down payment and local cost financing available for qualified projects
- Unsecured financing often available when supported by government programs of the USA and Europe
- Special rates for imports of US Products

INTERNATIONAL US FRANCHISE FINANCE

- Financing available for US franchises in emerging market countries
- Financing for Master Franchises, and individual franchises
- Customized programs available for your franchise and region
- Flexible financing structure based on the needs of your business

US EMERGING MARKETS INVESTMENT FINANCE

- Financing for US investment and expansion in emerging market countries
- Project must have a minimum of 25% ownership by a US corporation or citizen
- Financing Projects supported by the US Government

SOLUTIONS FOR BANKS & FINANCIAL INSTITUTIONS

GENERAL

- We can provide solutions for your customers that your financial services company does not offer
- We can finance the transaction(s) your customer presents to you that does not meet your credit standards
- We do not compete with your core products or for your customers
- Most of our programs are unsecured, so we also do not compete for your collateral
- Our programs are typically supplemental financing
- Introduce our programs to your customers – instead of losing them to your competitor
- Medium Term Equipment financing to foreign buyers of your customers
- Downpayment and Local Cost Financing for Ex-Im (and other ECA) Loans: We can provide your customers with a 100% financing solution for sales of U.S. product.
- We can finance specific transactions to foreign buyers from a bank customer. We will insure the risk, and retain the uninsured portion. You can finance only the portion backed by a credit insurance policy.
- You can offer a solution to the customer utilizing our international capabilities



AMERICAN TRADE & FINANCE COMPANY

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