





AGENDA

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About ExpoCredit

For over **22** years, **ExpoCredit** has been a trusted partner for U.S.-based and international companies across various industries and financial landscapes. Specializing in **accounts receivables**, we excel in navigating the challenges that businesses encounter in today's dynamic market. As a tech-enabled company, **ExpoCredit** collaborates with clients and Financial Institutions (FIs), offering **tailored** and **flexible** solutions to **ignite growth**, combining financial expertise with innovative technology.



Alcance Global



Sin recurso



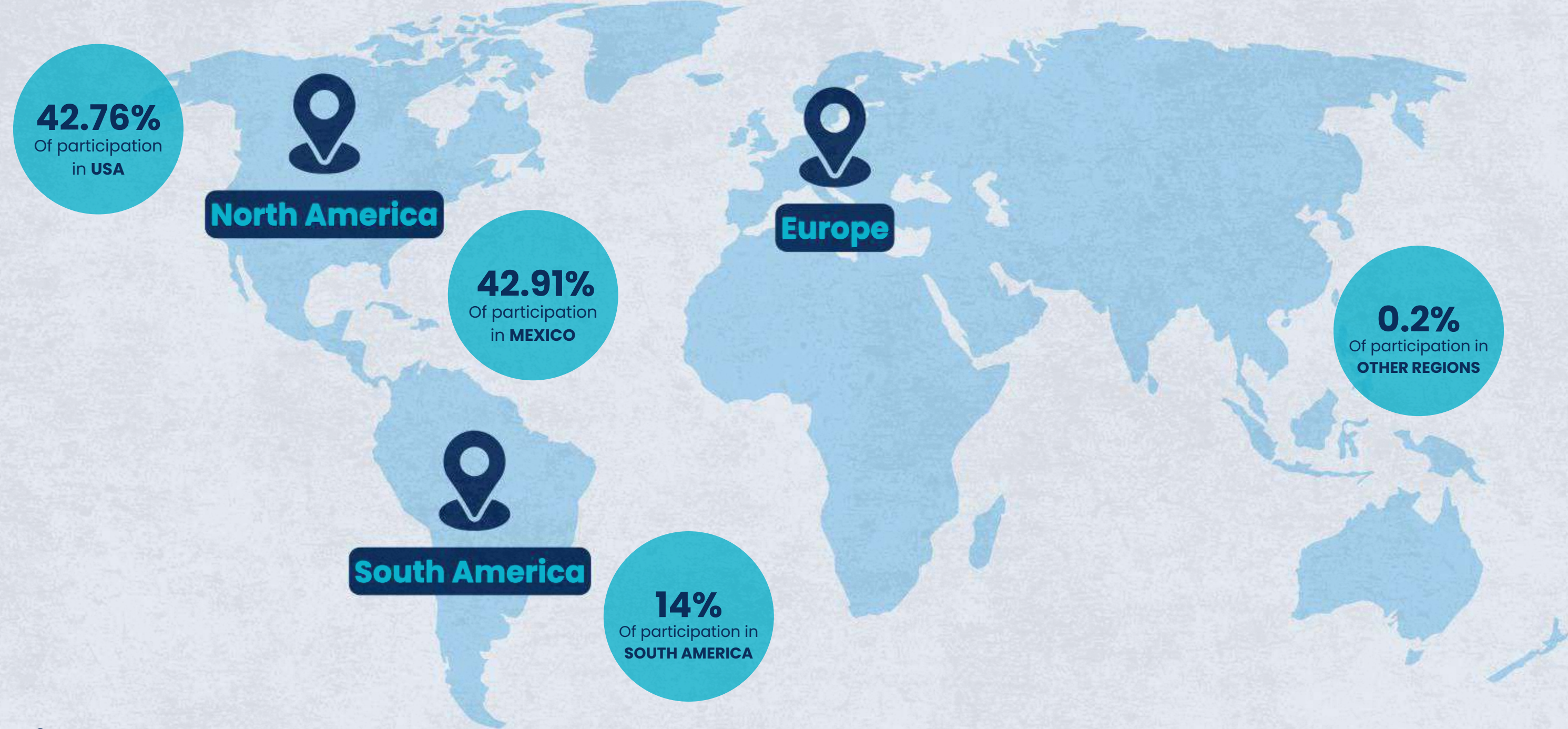
Flexibilidad



Crecimiento



Experiencia



Consolidated portfolio by region

We provide **financing worldwide** (*USD, Mexican Pesos and Euros*)
Domestic Factoring (*USA, Puerto Rico & Mexico*)



Factoring – How it Works?



1 – A/R financing client **invoices** its customer (*account debtor*) for **products** and/or **services**.

2 – A/R financing client sells the **invoice** to **ExpoCredit**.

3 – **ExpoCredit** advances between **80** – **85%** of the net **invoice** amount to client.

4 – Account **debtor** pays **ExpoCredit** directly.

5 – **ExpoCredit** returns the remaining **15 – 20%** minus the applicable **factoring fees** to client.



Industries Served

Participation by industry as of **June 2023**



Blue-Chip Debtors

Oil & Gas - Mexico



Perishables



Supermarket & pharmacy chains



Automotive manufacturer



Blue-Chip Debtors

Entertainment & media



Food & Beverage



Travel and Leisure



Transportation & Logistics



Client Profile



- **B2B** companies with **invoices** who are in need of **cash flow** or with growing pains.



- Companies **invoicing** in **US Dollars** or **Mexican Pesos**



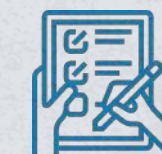
- Annual sales of **USD \$1.500.000** or more.



- Factoring lines of **USD \$150.000** or more.



- **Domestic** (*USA, Puerto Rico & Mexico*) and **international receivables** are eligible for financing.



- At least one year in business **incorporación/actividad**.



- **2** or more **debtors**, well qualified with **strong credit** and extensive **payment history**.

We DO NOT work with:



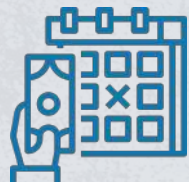
- Debtors from **Argentina, Cuba** and **Venezuela**, or countries in the **Middle East** with restrictions by the **United States**.



- Restriction of **transactions** with **governments**.



- No **consignment**.



- No **progressing billing**



- No **government** outside the **USA**.



Broker Program

Partnering with **ExpoCredit** helps your clients secure the **immediate working capital** they need, enabling you to **close more deals**, earn **higher commissions**, and strengthen your **client relationships**.



MyExpo Intranet to upload/access to documentation and follow up on referral prospects.



Brokers categories (*Silver, Gold, Platinum*).



Commission is defined as a percentage of the revenue generated by a **referred account**. Generally, this percentage is between **5%** and **10%**.



Case Studies





Specialized chemical products for oil drilling and wells

Leveraging **increasing** demand for **oil drilling** products in **Mexico**.

Deal Summary

Our client has over **two decades** of experience, specializing in the supply of **chemical products** for **drilling, completion** and **repair** of **oil wells** in Mexico. The Mexican oil industry saw a **6% drop** in production in **2018** vs. **2017**.

Challenge

The client approached **ExpoCredit** looking for help to bridge the gap between **payments** so that they could keep up with **growing demand**.

Solution

The company has a history of **strong sales** and profit performance, **ExpoCredit** decided to approve the **factoring line** of **\$2M**

Oil and Gas – Mexico



Fruit & Vegetables – Perú

Financing for Fruit & Vegetables Distributor

ExpoCredit assisted with a line of factoring of **\$2,750,000**, enabling the company to **improve** its working capital and generate **more cash flow**.

Deal Summary

Its products are marketed locally and mostly abroad, with **Europe** as its primary market. Likewise, they have a total extension of **123.5 hectares**, of which **89.75** have **plantings**. The company also leases **66.20** hectares of land for **mango cultivation**. Some of their main export products are **avocados, mangoes, and blueberries**.

Challenge

As an agricultural manufacturing company, their product (*frozen fruits*) is **invoiced** at a **fixed price**, which translates into a **regulated price**. Therefore, an **injection of capital** is necessary to **optimize** their production.

Solution

The company's factoring line was for **\$2,750,000**. With this financing support, they intended to meet production costs and obtain **more cash flow** to increase their investments in **fruits** and **vegetable** plantations.



Tuna importer

The company has **strong potential** and **direct access** to product from its supplier, which has over **60 years of experience** in the **seafood** market **exporting** to many countries **around the world**.

Deal Summary

Our client, a **seafood importer**, is a new company that distributes **canned tuna** in the US under its **own brand**, as well as under **private label** to various customers. The US is one of the largest consumers of canned tuna, which is the **second most popular** seafood item in the US behind shrimp. Canned tuna is exceeded only by **coffee** and **sugar** in sales per foot of shelf space in **grocery stores**.

Challenge

Because the company is **new**, there is not much data available about its business, owners or clients, and it doesn't have an extensive payment history. However, there is **strong consumer demand** for its product in the US

Solution

Despite being a new company, it has already turned a **profit** and expects to acquire more clients within the next few months. Based on the potential of the company, the size of the industry and demand within the market, **ExpoCredit** felt confident about approving the company's request for the **factoring line**.

Seafood - USA



Vegetable Oil Distributor

Vegetable oil distributor poised for growth with **ExpoCredit's \$3.5 million** factoring line.

Deal Summary

Our client is a **market leader** that specializes in the commercialization, **import** and **export** of **vegetable oil** and its derivatives, mainly palm oil in Latin America. The company's owners have substantial experience in the industry.

Challenge

The company is relatively new and needs to accelerate its cash flow to account for its clients' payment terms of **30-45 days**. Palm oil prices have been controlled by the government in Colombia, but the product is a commodity that is subject to **international market prices** in other countries.

Solution

ExpoCredit was able to demonstrate its confidence in this company by granting it **\$3.5MM** in financing and offering it a **better rate** than the competition.

Agriculture – Colombia





Glass manufacturing

The partnership will allow the company to continue to **grow** because, despite being a relatively new company, it reports earnings of more than **\$4 million**.

Deal Summary

This U.S. **glass distributor** has participated in the international market since **2019**. Founded in Florida, it has grown to become one of the **largest** suppliers of **glass containers** for various industries across the Americas.

Challenge

Despite the demand for its products, the company's biggest obstacle is **insufficient financial liquidity** due to its customers' **payment terms**. Generally, its two largest customers have payment terms of **30 days**, but certain special orders can take up to **4 months** depending on the agreement with its client.

Solution

After analyzing its business model, **ExpoCredit** is assisting the company with a **\$1,500,000** line of financing. This will enable it to extend terms to its clients without sacrificing its **cash flow** as it grows and expands its client portfolio.

Manufacturing - USA



Transportation & Logistics

Leveraging increasing demand for oil drilling products in **Mexico**.

Deal Summary

As a **logistics and transportation service provider**, the company faces **extended payment terms** with its clients. This has created a need for a **capital injection** to meet market demands and **remain competitive** in the industry.

Challenge

With the **increasing demand** for **international and national logistics services**, as well as the **new regulations** that exist in the market, the company needed to **optimize its operational processes** to grow its revenue.

Solution

ExpoCredit assisted with a line of credit of **\$2,100,000**. With this injection of working capital, they intended to **optimize their operational processes**.

Transportation - Mexico



Thank you!



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