

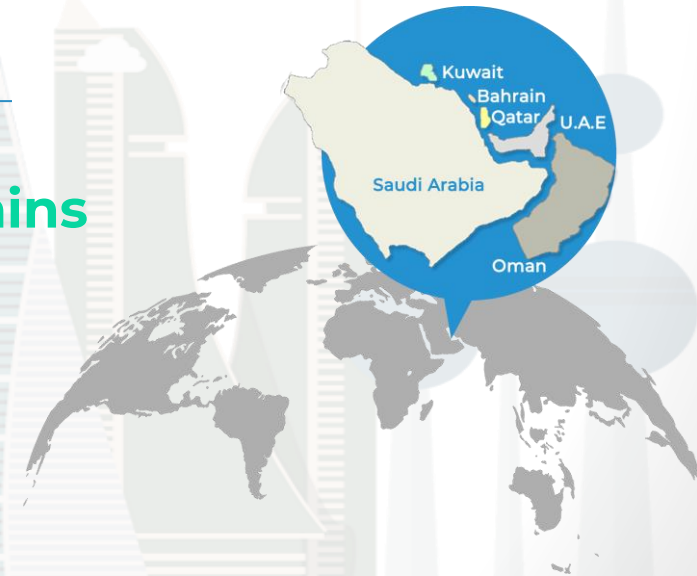


Your Global Capital Gateway

Working Capital Solutions

Unleash liquidity trapped within supply chains

614, 6th Floor, Liberty House
Dubai International Financial Centre (DIFC)
PO Box 9552, Dubai, UAE



GRIP (DIFC) Ltd.

The primary aim of GRIP is bridging global capital with regional opportunities by bringing people, capital and opportunities together to achieve both our client and investor objectives.

Established within:



**Dubai International
Financial Centre**

#8 ranked by Global Financial Centre Index (GFCI), placing it amongst financial hubs such as London, New York and Singapore.

Licensed and regulated by:



The DFSA is the independent regulator of financial services conducted in or from the DIFC, a purpose-built financial free zone.

WORKING CAPITAL SOLUTIONS

GRIP Working Capital Solutions are designed to enable businesses accesses and unlock liquidity faster, improve flexibilities within trade flows and operate efficient working capital cycles.

GRIP Solutions target both sides of the balance sheet, across:

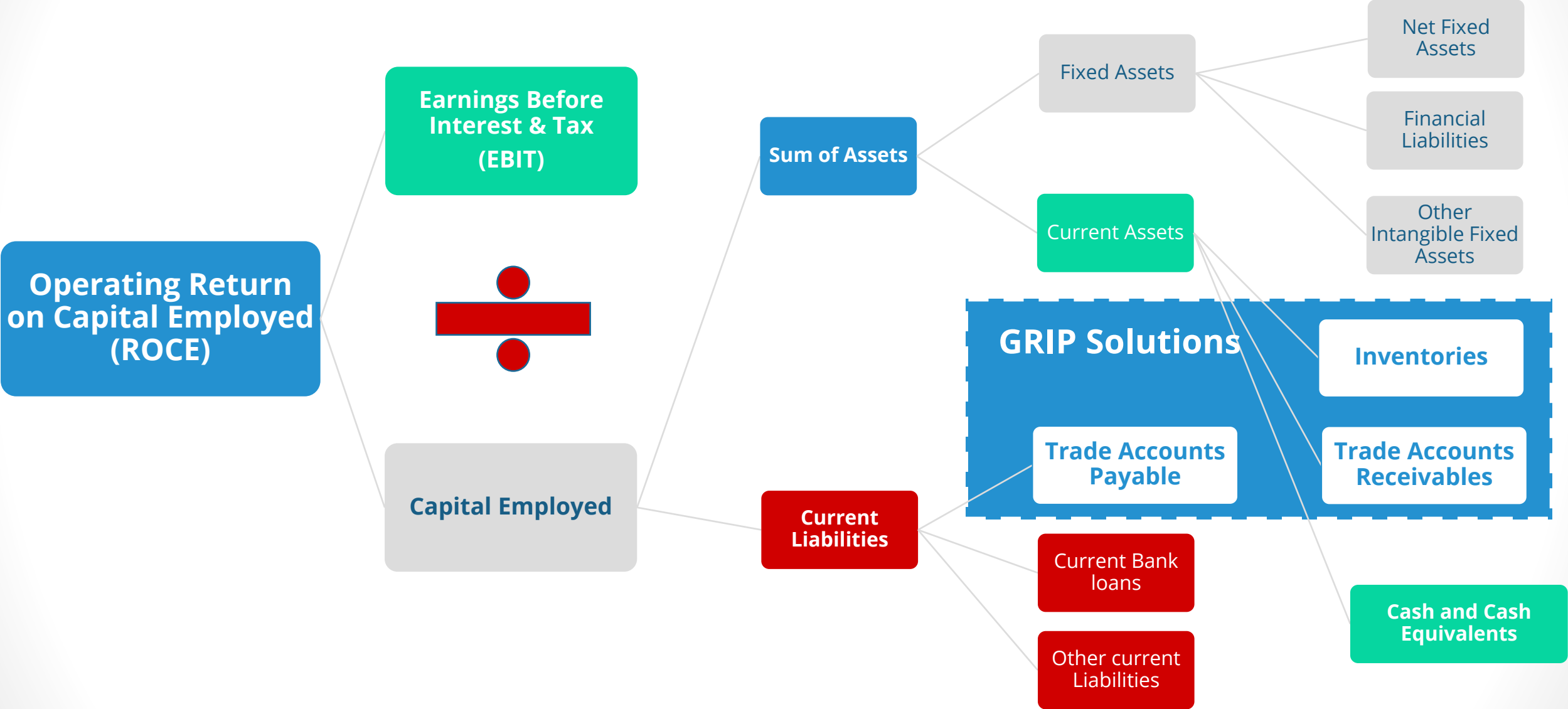
- **Inventories**
- **Trade Accounts Receivables**
- **Trade Accounts Payables**



GRIP Solutions are designed to enables businesses:

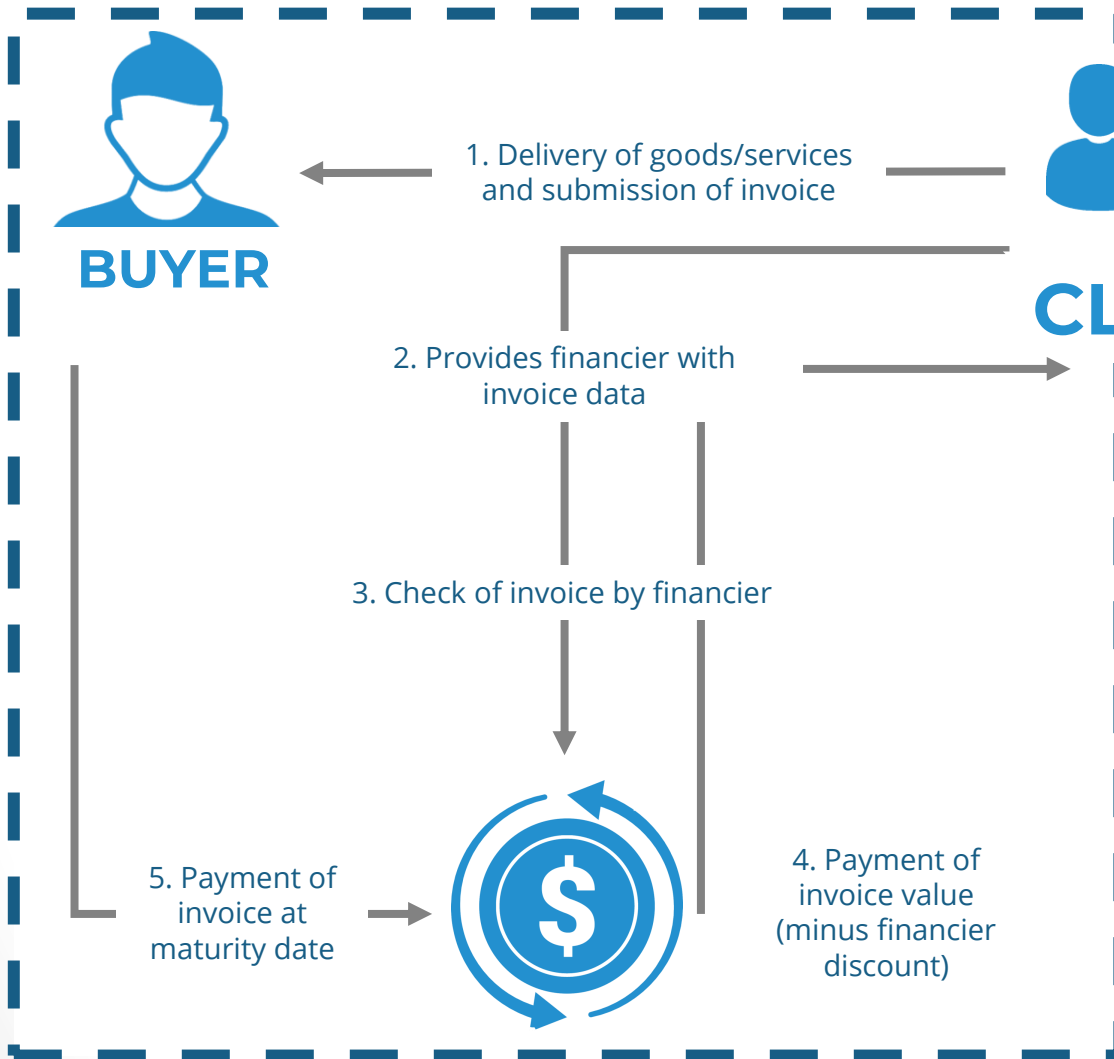
Unleash liquidity trapped within supply chains

GRIP SOLUTIONS

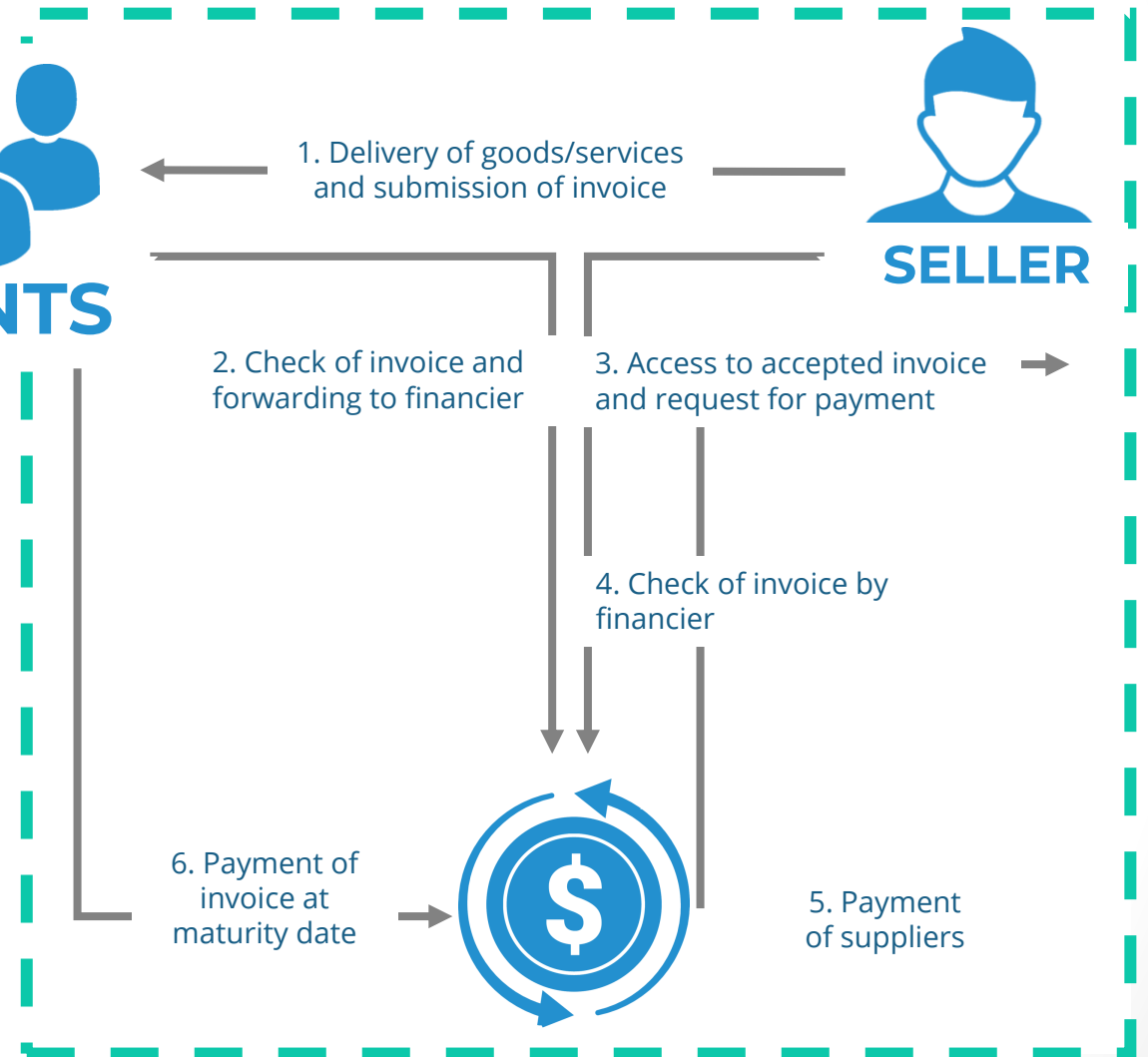


WORKFLOW OF GRIP SOLUTIONS

Accounts Receivables Finance



Supply Chain Finance



ACCOUNTS RECEIVABLES FINANCING (ARF)

“Access liquidity”

De-risk your trade receivables on approved buyers,

Generate more sales by offering longer payment terms without disrupting cash flow,

Balance sheet management tool to optimise financial ratios and overall pricing,

Multiple sellers and jurisdictions can be included in one program.

Non-recourse ARF

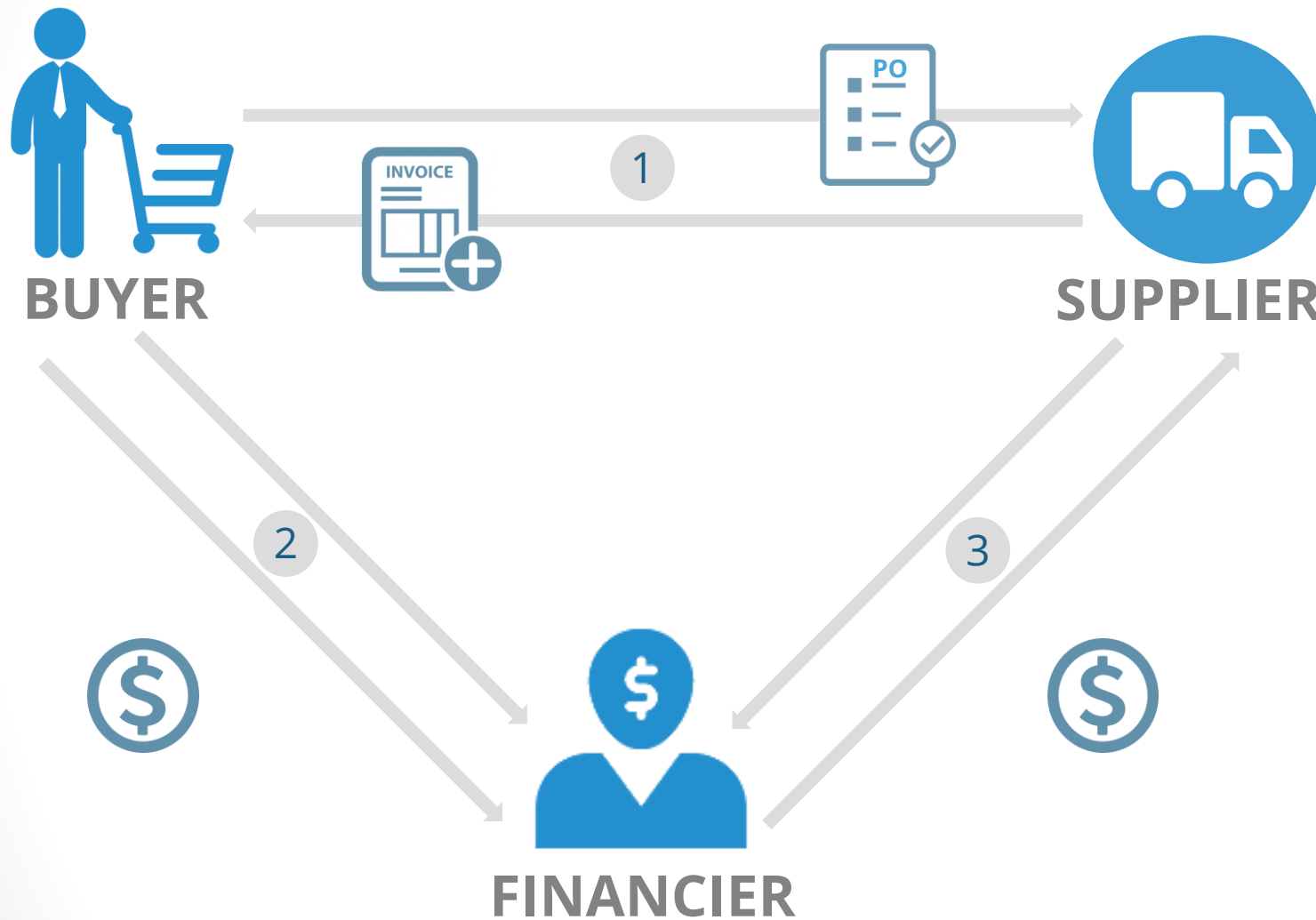
Non-Recourse ARF is an all-encompassing liquidity and risk mitigation tool.

Suppliers use financiers to help develop new business and increase revenue by offering open account terms, which is the preferred payment method for buyers as it maximises cash flow.

Solution Features:

- Financier bears risk of buyer nonpayment
- Financer advances 100% of the invoice value (*in most cases*), less fees
- Invoicing period of 120 - 180 days

Non-recourse ARF steps



1

Post credit analysis, financier sets a financing limit on the buyer and determines the appropriate discount rate. The buyer confirms the purchase order and payment instructions, and the supplier ships goods.

2

Financier pays the supplier immediately upon shipment, purchasing the invoice with a discount corresponding to the appropriate discount rate.

3

On the due date the buyer pays, financier the face value of the invoice

SUPPLY-CHAIN FINANCING (SCF)

Supply chain finance is a working capital optimization tool. SCF programs help align the needs of both buyers and suppliers and to minimize risk across the supply chain.

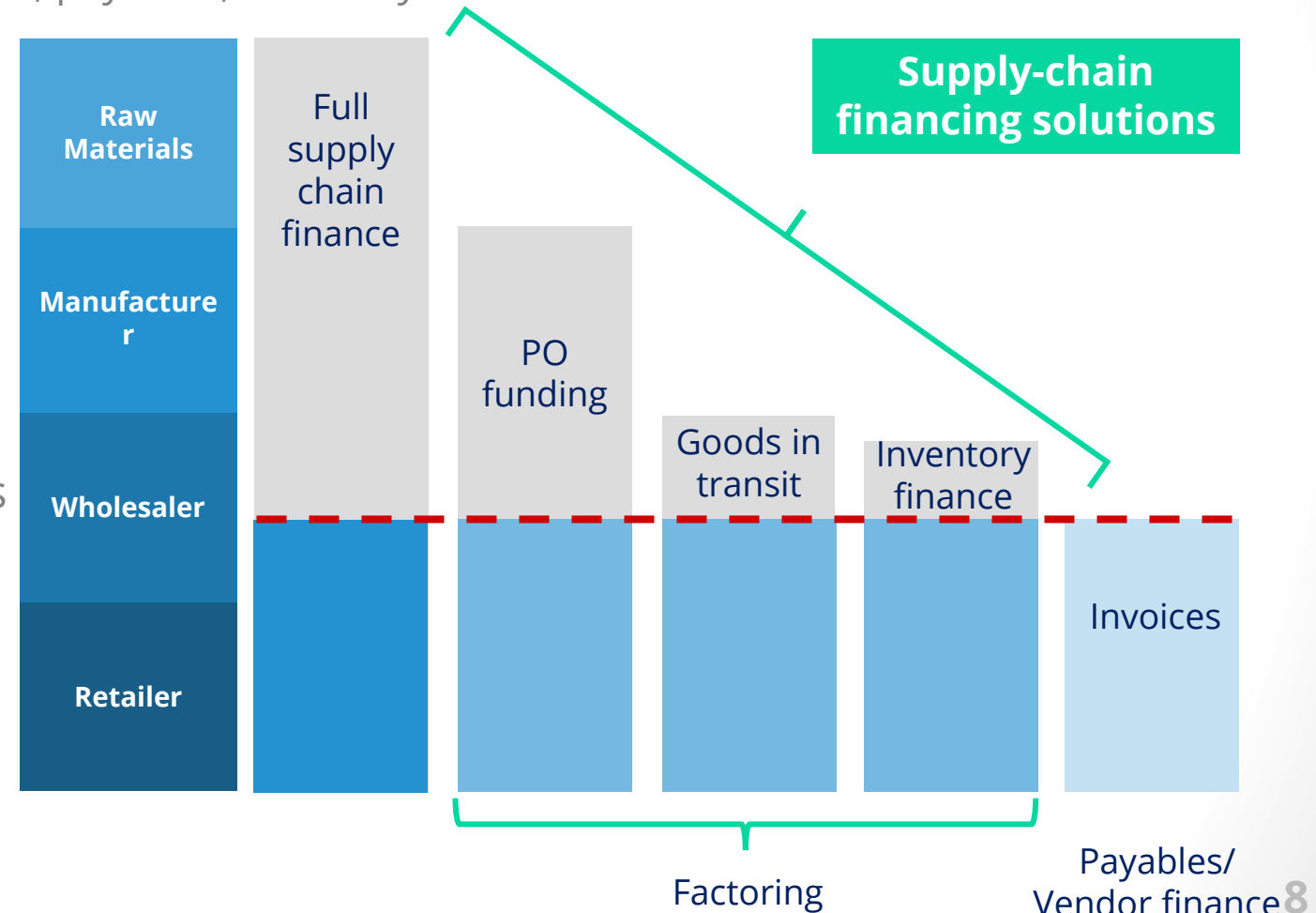
Financiers can provide facilities (funding lines) across; payables, inventory and receivables.

“Unlock liquidity”

Reduce working capital and increase free cash flow through extended payment terms,

Creates opportunities to negotiate better terms and conditions,

Balance sheet management tool to optimize financial ratios (off-balance sheet financing).



PRE-SHIPMENT FINANCING

Pre-Shipment Finance is provided to the supplier for sourcing, manufacture, or conversion of materials into finished goods that are then delivered to a buyer. This can also lead to the next steps of Non-Recourse Accounts Receivable Financing.

PRE-SHIPMENT FINANCE

NON RECOURSE ACCOUNTS RECEIVABLE FINANCING



1

Buyer places non cancellable PO with financier's client



2

Financier provides letter of credit to client, which can be monetised for funds to complete order



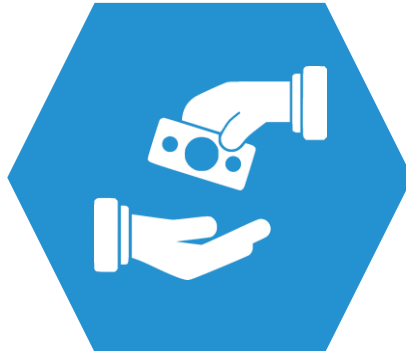
3

Client produces goods and receives payment less discount from financier at shipment



4

Client invoices buyer



5

Buyer pays financier in full on invoice due date

PURCHASE ORDER FINANCING

Purchase Order (PO) Finance is used by companies, typically intermediaries such as wholesalers that need additional working capital during expansion or peak seasons. Again, this can also lead to the next steps of Non-Recourse Accounts Receivable Financing.

PRE-SHIPMENT FINANCE



1

Buyer places non cancellable PO with financier's client



2

Client places PO with supplier



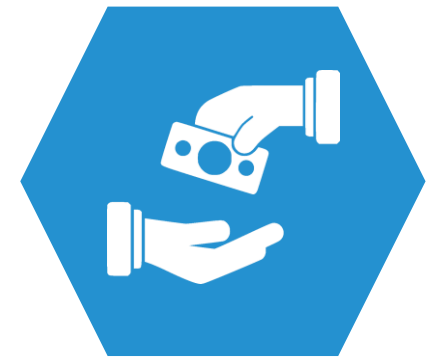
3

At shipment supplier receives payment from financier



4

Client invoices buyer



5

Buyer pays financier in full on invoice due date. Financier will remit profits less fees to client

INVENTORY FINANCING

Inventory Finance is a credit facility backed by the inventory of a business, a form of asset-based lending that enables leveraging goods - a form of **off-balance sheet borrowing** that is not reflected in the debt-to-equity ratios.

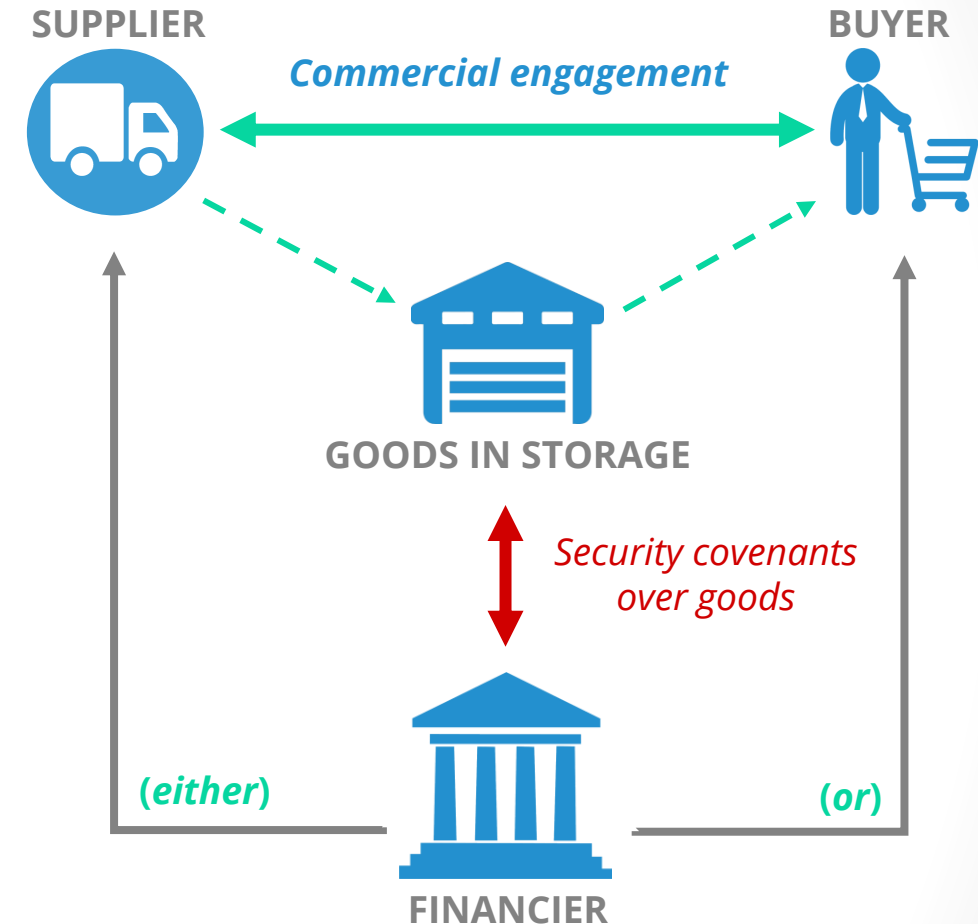
Useful method:

- when cash-conversion cycles are constrained,
- to deal with seasonality factors,
- to maximise sales (demand)
- when inventory is marketable

In most cases, inventory financing should not be the first option of financing as it is more expensive relatively to the alternatives.

Requires more due diligence than other forms of credit to determine the inventory's liquidation value, which can be time-consuming and costly.

Financiers usually require additional security in place to ensure that the collateral is not being disposed improperly.



Financing agreement(s) including security covenants with either the Supplier or the Buyer are executed by the Financier.

GRIP: YOUR GLOBAL CAPITAL GATEWAY

Investment Banking

Transaction Lifecycle Coverage

We advise both Corporate and Institutions on capital structures, capital raise, issue management and mergers & acquisitions.

Wealth Management

HNI & Professional Investor Focus

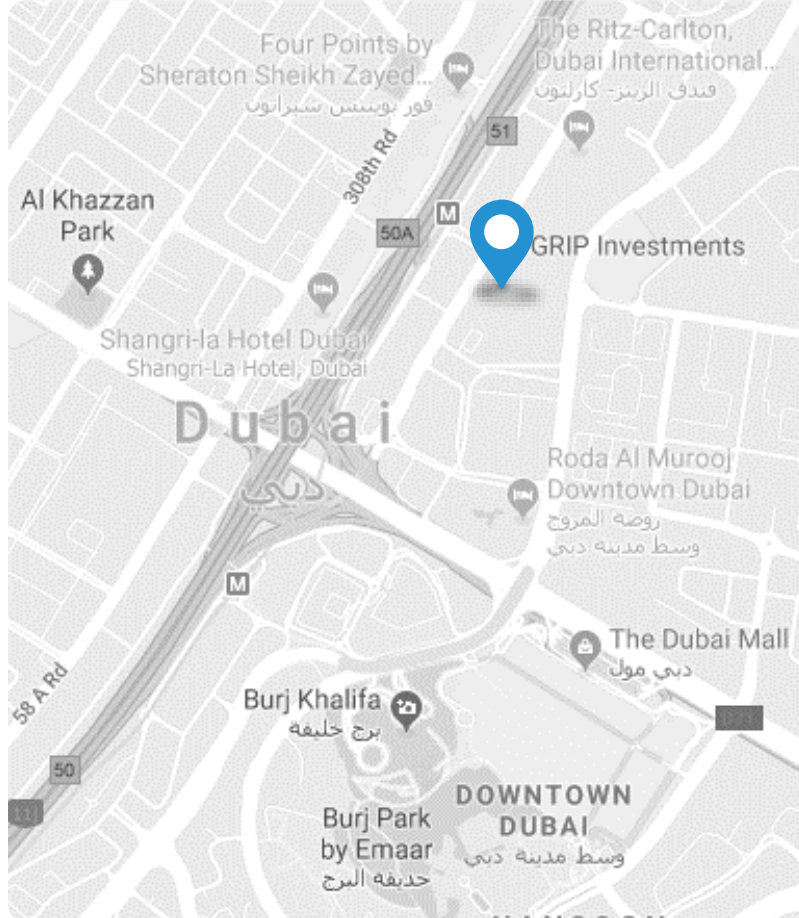
We provide actionable insights to optimise your returns whilst preserving capital through tailored portfolio and wealth preservation strategies.

Marketplace

Secondary Market & Liquidity

Private Securities Marketplace built to enable transacting private securities (Equities & Bonds) and Digital Securities via OTC .

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