

Relationship Finance Solutions

Please find below an overview of the financial products that FPXA Holdings can structure for you.

The following is meant as a high-level guide. There is considerable flexibility and scope for innovation in developing solutions.

Most of our activities rely on close association with our partners and clients. We are not a hedge fund, private equity firm, or traditional bank. Our profile can best be described as a “relationship finance” house. You can expect to meet us and to trust us. In many cases, financial investment will be coupled with operating and management support for our partners.

How Can We Help?	
Working Capital Solutions	<ul style="list-style-type: none"> • Permanent or temporary solutions for short term working capital needs. • Allow firms to quickly grow revenue, fulfill large purchase orders, and improve cash flow. • Debt structures: revolving credit facilities, short-term loans, pay-day solutions. • Non-debt structures: invoice discounting, merchant advances, profit-sharing.
Trade Finance Solutions	<ul style="list-style-type: none"> • Cross-border or “new-market-relationship” working capital for growth companies. • Structures include: invoice discounting, trade intermediation (better payment terms), revolving credit facilities, short-term loans, profit-sharing, pay-day solutions. • Jurisdictional risk will inform rates. We will consider transactions globally.
Debt	<ul style="list-style-type: none"> • Traditional loan instruments. • Unlock incremental capital for a business. • Typically secured by asset(s). • 1 year+ maturity. • Competitive interest rates, which depend on size of the business and quality of security.
Venture Capital Equity	<ul style="list-style-type: none"> • Equity and hybrid-capital solutions for growth SMEs. • Investment will usually be coupled with meaningful operating & strategic partnership.
Low-Interest Debt (mature companies)	<ul style="list-style-type: none"> • Relationship loans for low-risk SMEs. • Incremental business opportunities expected.

How Are We Different?	
Relationship Finance	<ul style="list-style-type: none"> • We build relationships over the long-term. • We try to understand the client’s history, situation, and needs first. • Partnership approach. • We aim to maximize profits but would prefer to not do business at all instead of engaging in “bad” business.
Operating Leverage	<ul style="list-style-type: none"> • In many cases, financial investment will be coupled with operating resources. • We aim to improve the management, administrative, marketing, and strategic functions of our partners where needed.
Flexibility & Innovation	<ul style="list-style-type: none"> • We have considerable flexibility in terms of structuring solutions. • We will consider transactions that other financiers deem too risky. • There is no minimum investment size.
Open To New Markets	<ul style="list-style-type: none"> • We have a meaningful track-record of investing in new markets and ideas. • New concepts do not scare us. • We will consider going where others will not.
Hybrid Venture Capital	<ul style="list-style-type: none"> • We are looking to interact with start-ups, SMEs, distressed firms, and family-businesses – all firms that require special relationships. • We will provide capital in situations where traditional banks will not. • We can consider taking equity in return for lower interest rates.