Fund My Import

Powered by Frasers Trade Finance

HELPING IMPORTERS MOVE FORWARD

Import finance, made clear

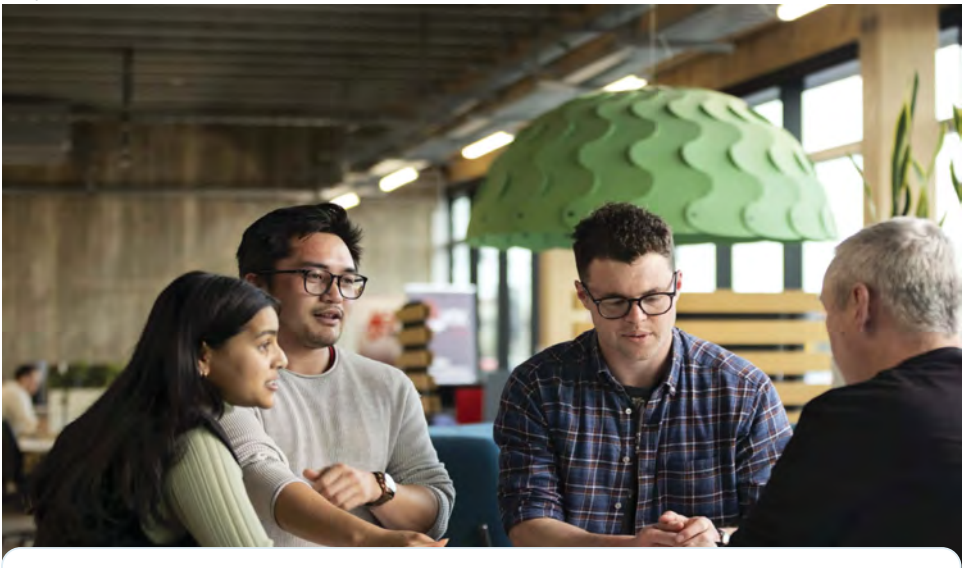
A practical guide to funding options, cash-flow and preparing for global trade uncertainty

Funding is subject to eligibility, assessment, due diligence and approval.



01 Funding imports without straining cash flow

Importing often means paying suppliers before goods arrive, before stock is sold and long before customer payments are received. Fund My Import helps established businesses understand the funding options that may bridge that gap.



This guide covers:

- Common import cash-flow pressures
- Funding options that may support growth
- How Fund My Import normally assesses an enquiry
- Practical steps to improve resilience in uncertain markets

Fund My Import is backed by **Frasers Trade Finance,** established in **1885**, and is designed to keep the message clear:
practical funding support for businesses importing physical goods.

02 Who Fund My Import is designed for

Fund My Import is designed for established businesses with a clear import requirement, a trading history and a realistic route to repayment. We usually work best where there is a genuine supplier payment need, a clear stock or sales cycle, and enough business history to assess how the facility is likely to be repaid.

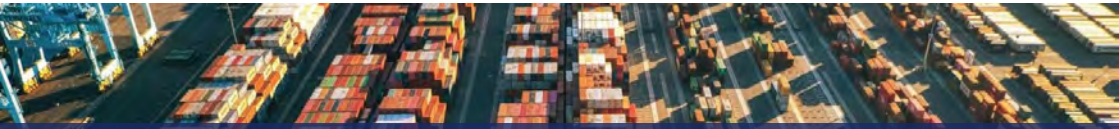
The facility may be suitable for importers who need to pay suppliers before goods are shipped, received or sold, but who do not want to tie up working capital unnecessarily. The aim is to match funding to the real movement of goods and cash, rather than forcing the business to absorb the full timing gap on its own.

For assessment, we will usually want to understand the order, the supplier, the goods being purchased, the expected sales route and how repayment will be made within the facility period.

A good fit	Usually less suitable
Established importers with trading history and management visibility.	Start-ups or businesses without trading history.
Businesses importing physical goods for resale or production.	General working capital requests unrelated to imports.
Companies able to provide accounts and supporting information.	Businesses unable to provide reliable financial information.
Facilities linked to supplier payments, stock cycles and customer demand.	Requests where the repayment route is unclear or speculative.

Typical profile: turnover of around £500k+, at least two years of accounts and a clear import funding need. These are guidance points, not automatic criteria.

03 The import cash-flow challenge



Many importers face the same timing problem: cash leaves the business when suppliers need payment, but only returns once stock has been shipped, received, sold and collected. Fund My Import is designed to help bridge that gap with a revolving 120-day facility tailored to your business needs.



1. Supplier invoice Deposit or balance due before goods ship.
2. Production / shipping Stock is in transit while cash is tied up.
3. Goods arrive Duty, freight and storage costs may arise.
4. Sales & collection Cash returns after customers buy and pay.

The goal: Fund My Import can pay your supplier when payment is due, helping preserve your working capital for up to 120 days. Once repaid, the facility becomes available again for future supplier payments, subject to the agreed facility terms. We match funding to the real cash-flow cycle, so stock can be secured without exhausting working capital.

04 Funding options at a glance

The right option depends on how and when cash moves through the business. The aim is not to borrow more than needed, but to use the right funding structure for the import cycle.

Option	When it may help	Things to consider
Import finance	Supplier payments need funding before goods are sold.	Usually linked to stock movement and repayment cycle.
Trade finance / LC support	A supplier needs payment security or structured settlement.	Documentation and banking process can be more formal.
Line of credit	Regular import cycles need flexible access to funds.	Works best where drawdown and repayment are actively managed.
Invoice finance	Cash is tied up in unpaid customer invoices.	Depends on debtor quality and invoice terms.
Supply chain finance	Payment terms need to be managed across buyer and supplier.	May need cooperation from more than one party.

Fund My Import is designed to help established businesses discuss their funding options in plain English, before the next supplier payment creates unnecessary cash-flow pressure.



05 How Fund My Import works

A simple process helps keep enquiries practical and ensures we can quickly understand whether the facility is likely to be suitable.

1

Reach out
Contact one of our local Fund My Import representatives or submit an enquiry through our website: www.FundMyImport.com

2

Explain the funding requirement
Complete our short online questionnaire so we can understand your business, the import requirement and how the facility may be used.

3

Share supporting information
We will usually ask for supporting information such as two years' accounts, current management figures and a statement of assets and liabilities, so we can properly understand the business and assess the funding request.

4

Review suitability
We consider trading history, affordability, risk and the expected repayment route before deciding whether the facility may be suitable. Where possible, we aim to provide an initial response within 48 hours.

5

Discuss next steps
Where the facility appears suitable, we discuss the available funding options, likely structure and next steps clearly.

Important: Facilities are not guaranteed and remain subject to assessment, due diligence and approval. We aim to provide an initial response within 48 hours where possible, and all information provided will be treated confidentially.

06 What we usually need to assess an enquiry

Having the right information ready helps keep the conversation focused and allows us to assess more quickly whether the funding request is likely to be suitable.

- Business details - trading name, company structure, years trading and territory.
- Latest accounts - usually at least two years, plus current management information where available.
- Import requirement - supplier invoice, proforma, purchase order or planned order value.
- Goods and route - product type, supplier country, shipping timing and expected arrival.
- Repayment route - expected stock sale cycle, customer terms and source of repayment.
- Existing finance - bank facilities, invoice finance, trade finance or other commitments.
- A simple identity verification for anti-money laundering purposes.



Local Fund My Import Representatives
Your local Fund My Import representative can support you from initial enquiry through to application and ongoing account support, while all funding assessments and approvals remain centrally managed by the Fund My Import team.

07 Planning for uncertainty

Importers face risks that can affect both stock availability and cash flow. Fund My Import helps you plan for that uncertainty with practical funding support designed to keep supplier payments moving, even when timing is tight. Our revolving 120-day facility can provide flexible access to funding, helping you pay suppliers on time and keep goods moving.

Shipping delays — Goods can arrive later than expected, delaying sales and cash recovery. Our revolving 120-day facility can help ease cash-flow pressure during uncertain delays, giving importers more flexibility while they wait for goods to arrive and be sold.

Currency movement — Exchange rate changes can affect landed cost and margins. Where available, Fund My Import can help reduce uncertainty by fixing the exchange rate at the point your supplier is paid, giving you greater clarity over the true cost of your goods.

Supplier pressure — Upfront payment demands may increase as markets tighten. Once your facility is in place and the required checks are complete, Fund My Import can help arrange prompt supplier payment, giving you more flexibility when suppliers need to be paid quickly.

Seasonality — Peak stock-buying periods can create short-term funding pressure. With an approved facility in place, Fund My Import can provide flexible funding support to help you manage seasonal demand and prepare for larger supplier payments.

Regulation and duty — Tariffs, duty and compliance changes can alter cost forecasts and increase cash-flow pressure. Fund My Import can help you plan for the funding impact, giving you practical support while you manage the wider import requirements and take specialist advice where needed.

A planned facility can be easier to structure than an urgent request made after a cash-flow squeeze has already developed. Fund My Import helps importers plan ahead by arranging practical funding support designed to ease cash-flow pressure, protect supplier relationships and give businesses greater confidence when navigating changing trade conditions.

Funding is subject to eligibility, assessment, due diligence and approval.

08 Why work with Fund My Import

Fund My Import is built around a simple idea: importers need practical funding conversations with people who understand the timing and pressure points of buying goods internationally.



Plain-English guidance
We explain funding options clearly, without unnecessary complexity. Our revolving 120-day facility is designed to be simple, transparent and easy to understand, with no hidden fees.

Import-focused conversations
Our discussions start with the practical details that matter: the order, the supplier, the stock cycle and the expected repayment route.

Backed by Frasers
Fund My Import is backed by Frasers' long-established commercial experience, with a business heritage dating back to 1885.

Local contacts
Our regional contacts can help start conversations, guide enquiries and provide ongoing support, while each funding assessment remains centrally managed by the Fund My Import team.

Import finance should not feel obscure. Fund My Import helps established businesses understand what may be possible before the next order creates pressure.

Funding is subject to eligibility, assessment, due diligence and approval.

Speak to a Fund My Import contact today

Scan the QR code or visit fundmyimport.com to apply for funding or learn more.

EASTERN AUSTRALIA & NEW ZEALAND

Liz Drum
Tel: +64 21 418 021
Email: Liz@FundMyImport.com

Scan to save contact

Liz

WESTERN AUSTRALIA

David Isaacson
Tel: +61 409 688 134
Email: Sanview@GlobalDial.com

Scan to save contact

David

CANADA

Ashok Ramchandani
Tel: +1 416 723 4691
Email: Ashok@MinooCorporation.com

Scan to save contact

Ashok

UNITED KINGDOM & REST OF WORLD

Billy Peer-Faires
Tel: +44 20 8597 8781
Email: Billy@FundMyImport.com

Scan to save contact

Billy

Funding is subject to status, eligibility, assessment, due diligence and approval. Facilities are not guaranteed and may vary by territory. Fund My Import contacts can help start the enquiry process, but all funding decisions remain subject to central review and approval.

fundmyimport.com

Fund My Import

Powered by Frasers Trade Finance

Notes

Next steps

1.
2.
3.

Fund My Import

Powered by **Frasers Trade Finance**

www.**FundMyImport**.com

Funding is subject to status, eligibility, assessment, due diligence and approval. Facilities are not guaranteed and may vary by territory.