

Aronova Interactive Limited

Aronova is a UK based company specialising in the collection, processing, scoring and analysis of a corporate's receivables data and tracking how changes to this data affect risk management, risk transfer and working capital finance programs.

We're entirely independent and our strategic positioning is very clear; we don't insure and we're not a broker, we don't fund and we're not an arranger. We focus solely on the delivery and operation of trade credit insurance, receivables-backed working capital and credit risk management programs and we work exclusively through a network of carefully chosen partners and industry specialists with whom we build long-term strategic relationships.

We're proud of the fact that our products and services are used by hundreds of large corporates around the globe. Our insurance products support millions of dollars of annual insurance premiums and our trade finance programs support billions of dollars of working capital finance.

MARKET APPROACH

We provide arrangers, banks, asset managers and insurers with the visibility, control, systems and operational certainty they need to provide portfolio-wide risk management, risk transfer and receivables-backed working capital programs to their corporate clients.

We help large corporates manage the day-to-day operational and compliance rigours imposed by their trade credit insurance programs and to maximise the benefit of their working capital finance facilities.

Our fully outsourced receivables management platform can aggregate receivables data from multiple global sources and interfaces with credit agencies and various trade credit insurers to validate corporate identities, aggregate group exposures and set global credit limits.

ARONOVA SCOPE

Our role is clear – we use our resources, technology and infrastructure to deliver receivables backed funding, insurance and risk management programs.

We support a wide range of program styles from single corporate programs through to multi-corporate portfolio transactions. The scope of our services covers;

- Collection & validation of receivables
- Debtor Credit limits, insurer interaction and invoice eligibility
- Pricing, invoice sale, cash reconciliation & compliance
- Reporting & backup servicing

We are a trusted transaction party, along with the parties such as arrangers, brokers, funders and the insurers.

TYPICAL TRANSACTIONS

Diamond Sector

On-balance sheet true-sale receivables program for diamond seller trading with around 75 insured European debtors.

\$15 million

Automotive Sector

Risk monitoring, risk transfer and receivables purchase program with daily collection of receivables from multiple global AR systems.

\$100+ million

Freight & Transport Sector

On-balance sheet true-sale receivables program for freight distributor trading with thousands of trucking companies.

\$100+ million

Food & Beverages Sector

Receivables focused borrowing base program for meat exporter trading with around 150 insured Central American debtors.

\$30 million



If you would like to know more about Aronova or the services we provide, please visit www.aronova.com, or contact David Baker, Managing Director, on **+44 7739 173 961** or **+1 848 466 5288**, or email David at david.baker@aronova.com