



finPhlo™

END-TO-END TRADE FINANCE
LIFECYCLE MANAGEMENT

A solution by **Phlo Systems Ltd**

Common challenges

Issues faced by trade financiers



Manual Processes

Trade finance processes are highly manual, relying on paper documentation like onboarding, bills of lading, and warehouse receipts. This leads to errors and high operational costs as data is spread across multiple systems.



Lack of Visibility and Traceability

End-to-end visibility of the trade process, from shipment tracking to payment processing, is difficult to achieve with traditional systems, which rely on manual traceability measures, leading to higher risks and inefficiencies.



Complexity of Transactions

Trade finance often involves multiple entities across different geographies, each working on their own "digital islands". The challenge of coordinating information and compliance with evolving regulations across such a diverse network results in fragmented data.



High Cost of Specialized Skills

Structuring a trade finance deal requires specialized and expensive skills, including financial engineering, legal documentation, risk management, and transaction control. This makes smaller transactions particularly cost-prohibitive.

Overview

Introducing finPhlo

finPhlo is an advanced loan management system specifically designed for trade finance professionals.

It offers a centralized platform for seamless management and monitoring of trade finance operations.



End - to- End Loan and underlying physical trade/collateral Lifecycle Management



Email, DocuSign and DeFi / Blockchain Integration



Advanced Risk, Compliance and Trade Regulations Management



OpenAI APIs used for automated PDF data extraction and entry



Real - Time Analytics and Cashflow Projections



Scalable Infrastructure, Zero Implementation time, Low TCO



USP

How is finPhlo different from other systems?

finPhlo combines the latest technologies across several disciplines including Blockchain, electronic documentation, AI and cloud capabilities to support a frictionless workflow. Originators and Investors can effectively access the trade finance market and better execute, monitor and manage investments.



Real - Time Data Insights:

Provides immediate visibility into financial operations with real- time analytics.



Enhanced Transparency:

Centralized data management improves visibility and control over financial operations.



Digital Workflows:

Automated approval processes and digital signatures streamline operations.



Comprehensive Deal Management:

Supports complex multi-entity operations and various types of finance agreements.



Customizable and Scalable:

Tailored to grow with your business, adaptable to specific trade finance needs.



Integrated Compliance:

Built-in compliance management ensures adherence to regulations without manual interference

Product capability

What can you do with finPhlo?

finPhlo focuses on three core capabilities: Control, Efficiency and Optimization.



Control

- Frequent KYC Checks
- Airtight Legal Documentation
- Accurate Visibility of Monies
- Credit Limits & Collateral Mgmt.
- Fraud Detection with AI



Efficiency

- Loan Lifecycle Automation
- Investor and Fund Reporting
- Digitalization via Portals
- Automated FPA and Accounting
- Predictive Analytics



Optimisation

- Registration Portal
- Proactive Cash Flow Gap Mgmt.
- Hedge Interest Rate Exposures
- Hedge FX and Price Exposures
- Credit Exposures and Insurance Management

Product Screenshots of a typical workflow

Create legal entity and perform KYC checks

The screenshot shows a web form titled "Legal Entities". At the top, there are two buttons: "Create Legal Entity" (blue) and "KYC Upload" (orange). Below the buttons, the section "Create Legal Entity" is active, with the sub-label "Legal Entity Type". A dropdown menu is set to "Organization", with a note: "Select whether the Legal Entity is an organization or an individual." Below this is a "Name" field labeled "Organization Name". The "Contact Information" section includes a "Contact Info" field and an "Email" field, with a note: "Enter contact details including phone number and email." The "Address" section has a field containing "London, United Kingdom" and a note: "Enter the address information." The "Business Details (for Organization)" section includes a "Registration Number" field and an "Industry" field, with a note: "Provide business details such as registration number and industry." The "Bank Details" section includes an "Account Number (IBAN)" field, a "Bank" field, and a "SWIFT" field. At the bottom left, there is a checkbox labeled "Require KYC" which is checked. At the bottom right, there are three buttons: "Save" (blue), "Cancel" (grey), and "Upload KYC Documents" (white with a grey border).

- Easily create and manage legal entities (lenders, borrowers, etc.) for businesses.
- Compliance with streamlined KYC document uploads directly within the system.
- Capture essential business registration and bank information securely for seamless loan management.

Product screenshots of a typical workflow

Manage legal entities and users

The screenshot shows the 'Manage Legal Entities' section of the Philo Systems interface. It features a search bar at the top right. Below the title, there is a list of legal entities, each with a status and a 'Manage' button. The entities and their statuses are: Trade Financier (Approved), Lender (Documents Pending), Borrower (Rejected), Investor (Approved), Fund Administrator (Approved), and Investment Manager (Approved).

Entity Type	Status	Action
Trade Financier	Approved	Manage
Lender	Documents Pending	Manage
Borrower	Rejected	Manage
Investor	Approved	Manage
Fund Administrator	Approved	Manage
Investment Manager	Approved	Manage

- Track and manage the status of multiple legal entities, with real-time approval updates.

The screenshot shows the 'User Management' section of the Philo Systems interface. It includes a 'User List' table with columns for Name, Status, and Actions. Below the list, there is a 'Create New User' form with fields for Full Name, Position/Role, Department (Optional), Email Address, Phone Number, Identification Type, Identification Number, Date of Birth, Start Date, End Date (Optional), Attach Documents, Notes, Role, and Permissions. The form also has a 'Cancel User' button at the bottom right.

User List		
John Doe - CEO	System User	Edit Remove
Jane Smith - Finance Manager	Admin	Edit Remove

Create New User

☐ Yes ☐ No

Full Name: _____ Position/Role: _____

Department (Optional): _____ Email Address: _____

Phone Number: _____ Identification Type: _____

Identification Number: _____ Nationality: _____

Date of Birth: _____ Start Date: _____

End Date (Optional): _____

Attach Documents:

Notes: _____

Role: _____

Permissions: ☐ View Only ☐ Edit ☐ Approve

- Invite users to view deals and finance agreements with controlled access permissions.

Product screenshots of a typical workflow

Create finance agreements

Create Finance Agreement
Select the type of finance agreement and enter the required details.

Agreement Type Selection
Agreement Type:

Fund Management
Loan Facility Profile
Participation

Agreement Details
Agreement Name: Agreement ID: Auto-generated ID or manually entered

Name: End Date: YYYY-MM-DD

Entities Involved
Select Lender: Lender Entity ID: Auto-generated ID

Lender 1: Entity ID: Auto-generated ID

Select Borrower: Borrower 1:

Financial Fields
Maximum Fund Amount: Repayment Expected: ⓘ

Profit Percentage: Interest Rate Calculation: ⓘ

Evaluation Period: ⓘ

Additional Terms
Repayment Terms: Guarantees Provided: Specify assets securing the loan ⓘ

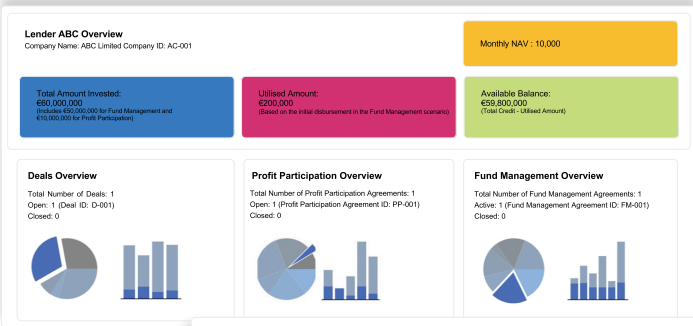
Reporting Obligations: Specify financial reporting requirements

Save as Draft Submit for Approval Generate Agreement Cancel

- Easily create finance agreements for Fund Management, Profit Participation, or Loan Facility, tailored to business needs.
- Customise the fields as per your requirements.
- Automatically generate agreements and send them for electronic signature using seamless DocuSign integration.

Product screenshots of a typical workflow

Dashboard with cashflow projections



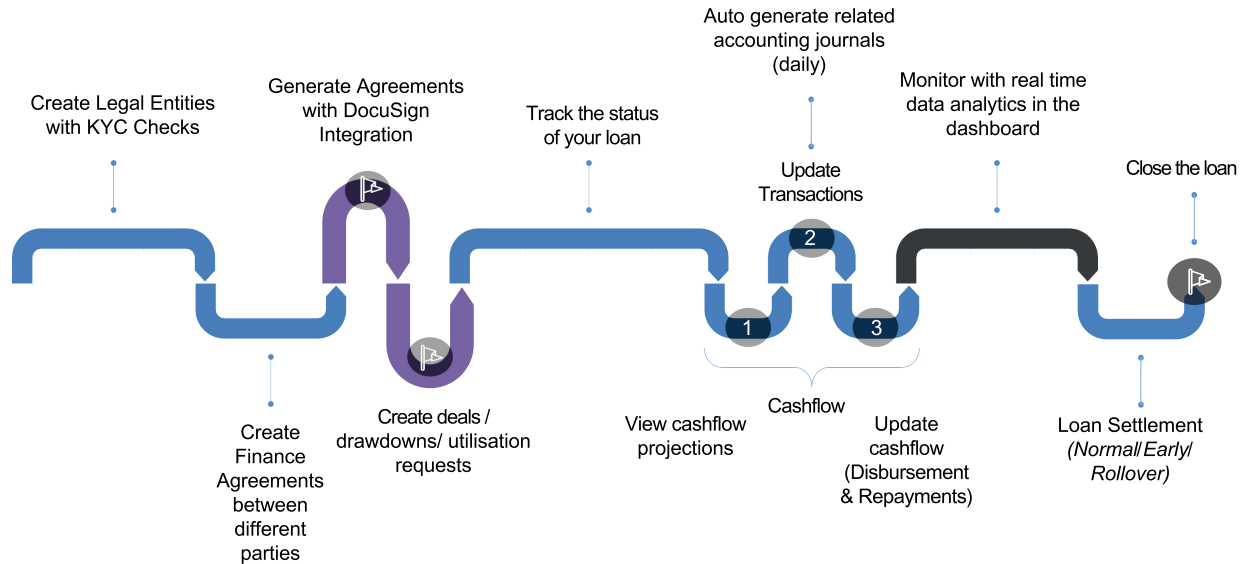
- The dashboard provides a real-time snapshot of key financial metrics, entity statuses, and loan performance, all in one place.

- Quickly search and retrieve specific cash flow data, with real-time updates ensuring that projections reflect the latest financial transactions and agreements.

Cashflow Projections						
Cashflow Transactions						
LEGAL ENTITY	DATE	TRANSACTION ID	AMOUNT (USD)	CURRENCY	STATUS	EXPLANATION
Lender	03/05/2024	TORQ-001-24	-500,000	USD	Confirmed	Initial loan disbursement for inventory purchase
Inventory Supplier	05/05/2024	SUP-001-24	499,844	USD	Prospective	Payment for purchased goods
Borrower	10/05/2024	TORQ-002-24	500,000	USD	Prospective	Loan disbursement received from lender
Borrower	15/08/2024	TORQ-003-24	-498,000	USD	Prospective	Payment to supplier minus fees
Borrower	01/08/2024	TORQ-004-24	2,000,000	USD	Prospective	Scheduled repayment to lender

Process

Loan management lifecycle



Client feedback

Testimonials



Freddie Tucker
(Managing Director,
DINTS International)

finPhlo, the innovative project by Phlo Systems, leverages emerging technologies like Blockchain, AI, and IoT to significantly enhance the efficiency and reduce the cost of processing commodity trade finance transactions for SME commodity traders. As a company heavily involved in structured and trade finance across the mining, construction, and quarrying industries, we see immense value in Phlo's ability to digitize and streamline the supply chain. The platform offers cutting-edge technology previously only accessible to the largest firms with substantial IT budgets, providing us with seamless visibility and real-time critical information across our network. This will not only improve our internal processes but also enhance our ability to support global trade finance operations in these key sectors.



Patrick Funaro
(Managing Director
at EAT)

EAT (Easy Access Trading) operates on a distinctive trade finance model, collaborating with borrowers to effectively oversee their procurement, sales, production, and risk management processes. Our search for a comprehensive solution encompassing ERP, CTRM, and trade finance functionalities led us to the remarkable combination of opsPhlo+finPhlo offered by Phlo Systems. The team's exceptional agility and responsiveness in comprehending our needs and tailoring their platforms accordingly consistently astound us. Notably, they went the extra mile by providing a complete Portuguese version of their application to ensure seamless user adoption. We are thoroughly impressed by their dedication and commitment to delivering tailored solutions.

Our mission

Innovate and simplify trade
finance management
through cutting-edge
technology solutions.

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