Carter Family Office

Trade Instruments, Import Finance & Credit Enhancement

A focused suite of structured solutions to support, strengthen and scale revenue-generating businesses in trade and import markets, including commodities, oil & gas, and broader energy sector projects with proven value.

V1.2

💎 Introduction: Structuring Trade for Real Growth

In today's fast-moving and capital-sensitive markets, having the right financial instruments is not a luxury — it's essential. Whether you're moving high-value commodities, fulfilling international contracts, or negotiating with time-sensitive suppliers, success depends on your ability to structure, secure and scale your trades with precision.

This is more than facilitation. It's a very specific route to **maximise your trade outcomes** — combining smart structuring, reliable capital backing, and the ability to **leverage existing commercial activity**. The result is a process that turns what is often complex, fragmented and restrictive into something slick, scalable and capital-efficient.

With the right solutions and capital partners, you can:

- Execute transactions without locking up liquidity
- Move faster and more confidently in competitive trades
- Unlock higher returns through structure, timing, and scale

These services are designed **exclusively for operating businesses** with existing revenue, confirmed purchase orders or active contracts. We do not offer start-up finance, equity, or speculative project funding.

In select cases, we may arrange **large structured debt** for commercially packaged projects in oil & gas, commodities, and energy infrastructure.

💎 Commodity & Trade Instruments

Secure, bank-grade instruments to facilitate trade and support contract execution

- **Documentary Letter of Credit (DLC – MT700)**
  Used to guarantee supplier payment upon confirmed shipment. Protects both buyer and seller across CIF/FOB-based international trade.
- **Standby Letter of Credit / Bank Guarantee (SBLC/BG – MT760)**
  Acts as a performance or payment guarantee. Common in production finance, rolling supply agreements, or recurring commercial contracts.
- **Proof of Funds (POF – MT199 / MT799)**
  Formal, verifiable confirmation of financial capacity. Delivered via SWIFT or secure BCL for use in supplier negotiations or sensitive counterparties.
- **Tender and Performance Guarantees**
  Provide assurance in public tendering, infrastructure bids, or long-term supply agreements — enhancing eligibility and commercial confidence.

Estimated Pricing (Other options may be available)

- DLCs: ~4.5–6.5%
- SBLCs/BGs: ~7–18%
- Fees depend on tenor, bank grade, and whether revolving or renewable.
- Onboarding typically ranges from $10K–€65K, based on face value and bank rating. Escrow is required pre-issuance in most cases.

Minimum Face Values

- SBLC/BG for monetisation: $10M+
- Trade instruments (e.g. DLC): typically $1M+ depending on issuer and structure

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💎 Import Finance

Structuring imports so you control capital and cash flow — not the other way around

- **Trade Instrument-Based Execution**
  Instruments are issued to the supplier. Goods are shipped, but documents (and title) are held until buyer settlement. Ideal for aligning cash flow with fulfilment.
- **Inventory-Based Structuring**
  Supports businesses buying inventory in bulk, with repayment timed to onward sale or refinance. Particularly valuable in commodities, metals, or FMCG.
- **Escrow and Legal Protection**
  Issuance and payments are managed via trusted legal counsel and escrow accounts, typically through top-tier banks such as Bank of America.

💎 Credit Enhancement & Monetisation

Improve credit position or access liquidity through the use of premium bank instruments

- **Balance Sheet Enhancement**
  Instruments can be used to strengthen credit presentation, enabling clients to win larger contracts, secure better trade terms, or support tendering.
- **Monetisation (Structured Debt)**
  SBLCs and BGs, when issued under the right conditions, may be monetised via regulated partners. Structures are designed around LTV, duration, compliance and issuer rating.
- **LTV & Deal Parameters**
  Loan-to-value varies by transaction, often requiring strong issuers and fully verified applications. Fees typically include onboarding, annual interest and a success fee. In some cases, pooled syndication may be possible.

💎 Why These Solutions Matter

✅ Scale trade and commercial volume without tying up working capital
✅ Execute international deals securely and with speed
✅ Monetise credit instruments or structure debt to enhance liquidity
✅ Strengthen commercial profile to win contracts and improve supplier trust
✅ Operate in competitive, capital-intensive sectors with a strategic edge

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Ready to Enquire?

If your business is revenue-generating and you're seeking structured support to enhance or scale trade, we welcome you to express your interest through the form below.

Whether you're exploring instruments like DLCs, SBLCs, POF, or require tailored import finance or credit enhancement — our team will assess and align you with appropriate options through our trusted network.

→ **Submit Your Interest**
(All submissions are reviewed in confidence)
