



*Bridging trade with investment*  
*Corporate Profile*



# *Adding value to international trade transactions*

**Tower Bridge Trade Services is based in Switzerland and provides its customers with a range of trade related and trade finance services:**

- Trade Finance services, which include arranging financial facilities at internationally competitive interest rates for importers and exporters.
- Treasury services, which address exposure to currency fluctuations and removes currency risks from trading transactions.
- Insurance services, which provides protection against international trade related risks.
- Fiduciary services, which include the establishment and management of trade finance companies.
- Well established back office facilities designed to provide all services required in a trading environment.



## *Tower Bridge mission statement*

To provide trading companies with a range of trade related financial services, designed to enhance competitive abilities.

To provide consistent and above average investment returns for its investor base with a low degree of risk.



## Benefits for exporters

- ☞ The exporter is able to give extended credit terms to its customers without affecting its cash flow.
- ☞ The exporter has the cash shortly after shipment has taken place.
- ☞ The exporter is better able to control its foreign exchange risk because the physical currency is in the account of the exporter.
- ☞ The credit risk relating to the exporters debtor is reduced by 90%.
- ☞ The credit assessment procedure and control of credit risk are reduced.
- ☞ The real cost of finance is competitive, especially considering that interest will be earned on the cash paid to the exporter (which is not the case in the event of holding a debtors book).

## Benefits for importers

- ☞ Far less capital is required for the purchase of stock, which means that the capital can be utilised in other parts of the business (for example in a manufacturing plant).
- ☞ The importer acquires additional trade finance facilities without affecting existing credit lines.
- ☞ No additional security is required and no personal guarantees are called for.
- ☞ The importer acquires extended trade credit (up to 90 days), which improves cash flow.
- ☞ All foreign currency exposure can be covered forward which reduces Forex exposure risk.
- ☞ Gearing increases trading capabilities.
- ☞ The increased trading capability improves the bottom line.

## Benefits for investors

- ☞ Tower Bridge provides its investors with consistent positive returns.
- ☞ The investment model is not market correlated.
- ☞ Because of its trade related nature the investment model is easy to understand.
- ☞ The investment process is transparent and we encourage investors to undertake due diligence.
- ☞ Independent auditors are used to verify returns.
- ☞ The investment risk is secured by internationally rated risk hedging mechanisms.

## Trade Services

**Tower Bridge also offers a range of Trade Services designed to minimise risks that occur during the trading process, for example:**

- ☞ exposure to exchange rate fluctuations; and
- ☞ a variety of insurance products to alleviate insurance risks.



# The management team

Charles Rodney Reynolds



Charles graduated with a B Proc and an LLB degree from the University of Witwatersrand South Africa in 1983.

In 1978 he commenced his career in South Africa in Trade Finance. He has been involved in this industry ever since. In 1985 Charles emigrated to the UK where he formed a Trade Finance Company for a South African Group. In 1992 he relocated to Switzerland where he developed the basic products and structures provided by the group today. He ultimately formed Tower Bridge Trade Services S.A. in 2002.

William Henry Biddulph



Henry graduated from the University of the Witwatersrand and the University of South Africa with a B Com, B Proc and an LLB. He has also completed an Executive Development Program at the University of the Witwatersrand Business School.

He commenced his working career in banking in 1987 as a money market dealer and later as a foreign exchange dealer. From there he has also worked in a Corporate Banking environment where he headed a team of senior corporate bankers with substantial portfolios. He has subsequently held General Management positions in the areas of Credit Innovation and Asset and Liability Management. From 1992 he also spent 17 months in a Merchant Banking environment concluding transactions in investment banking and structured finance. Henry joined Tower Bridge in South Africa in October 2003.



## Contact Tower Bridge

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