

ATRELLUS

Services

ATRELLUS



COMMERCIAL SERVICES OVERVIEW

Welcome to Atrellus. We are a business focused exclusively on small Owner / Operator companies with the purpose of providing enhanced value added business support to improve the financial performance of your business.

Business is naturally complex. For small businesses the challenges of owning, operating, and growing a business can be even more complex when you cannot afford the staff to manage all the different aspects that are required of you.

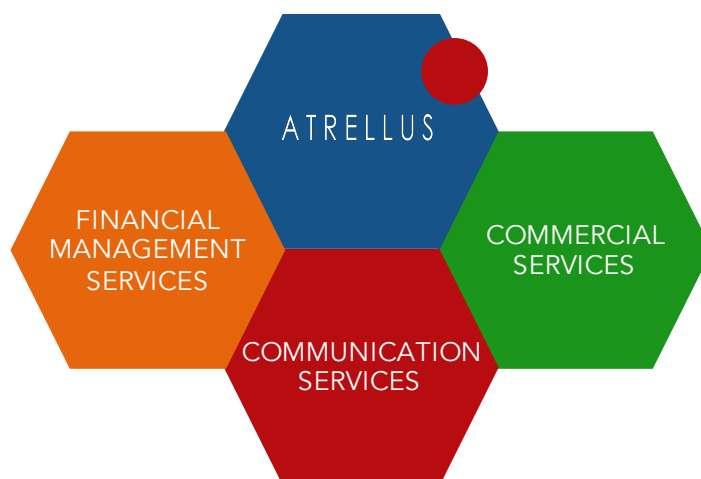
Atrellus is a business services company that has one objective at the forefront of everything we do. We simplify the day to day financial and activities management of your business to improve your business.

Why Atrellus?

- Atrellus recognizes the challenges of running and growing a small business and that your primary focus is to build momentum with clients, deliver superior products & services and be profitable
- Atrellus recognizes that most small businesses are experts in their specific area of operation but do not necessarily have the expertise to manage some of the important aspects of running the business
- Atrellus recognizes that most small business operators are fully engaged with clients, sales & service and that the financial, and other day to day aspects, of the business default to becoming a secondary area of attention
- Atrellus steps in to provide critical support when you don't have the time, or the necessary expertise, to manage some of the day-to-day aspects of your business

What Do We Do?

Our services are focused on three key areas of your business activities. We provide expertise and support for those necessary functions and requirements where you do not have the expertise or the time.



Atrellus Services



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Atrellus Financing Review

Atrellus Contract Review

Atrellus Terms of Trade

- Our commercial services provide contract review and structuring support, as well as terms negotiation with suppliers and clients

Talk To Atrellus

We have significant financial management expertise, in-depth commercial banking experience, high profile media exposure – all the experience and expertise to support your business aspirations.

From critical financial management tools, to commercial business management, to crafting and delivering the right message to your target audience. Atrellus is here to simplify the day to day running of your business.

Let Atrellus show you how we can assist you and your business reach its full potential.

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Atrellus Financing Review

Borrowing Capacity Review ✓

Options & Selection Review ✓

Financial Impact Analysis ✓

Commitments Analysis ✓

Financing Terms Review ✓

Documentation Review ✓

- At some point your business might require additional funds that are not internally derived – a need for financing
- For a small business this can be a terrifying experience:
 - who to approach and what best suits the business?
 - how much do you need to borrow?
 - what are the options to consider?
 - is supplier vs. bank finance more appropriate?
 - what do the bank's terms and conditions mean?
 - what is your personal obligation?
- Atrellus has deep commercial banking expertise and we can help you get through the jargon, the meaning of borrowing, and help you decide whether this is appropriate for you and your business

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Atrellus Contract Review

Expectations Articulation	✓
Language Review	✓
Operative vs. Non Operative	✓
Financial Impact Analysis	✓
Risk vs. Reward	✓
Commerciality	✓

- Many small companies conduct business on a handshake, fully expecting that when an invoice is presented it will be paid. But, when it is not paid having a clear and concise contract is critical
- Contracts do not need to be lengthy and complex but need to be commercially acceptable. A contract must accurately describe the expectations and obligations of both contractual parties
- Atrellus Contract Review leverages significant expertise of our staff to review contracts with regard to their commerciality. We do not provide legal advice but provide a 3rd party commercial sense check
- We review the contract based on your explanation of what you expect. We provide you with added comfort when making a contract decision, as it is your business and your decision. Your decision needs to consider:
 - is this commercially viable?
 - can you perform under the contract?
 - have you identified all the risks of the contract?
 - will the contract be profitable?
 - are you comfortable?

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Atrellus Terms Of Trade

Commercial Terms Review	✓
Commercial Assessment	✓
Financial Assessment	✓
Risk Assessment	✓
Risk Mitigation Options	✓
Domestic vs. International	✓
Terms Negotiation	✓

- Understanding terms of trade that make sense for your business requires a solid understanding of common commercial payment terms. Terms of trade can be placed into three categories:
 - Cash In Advance
 - Cash On Delivery
 - Extended Terms
- Understanding how your Cash Flow functions is based on:
 - what terms of trade you extend
 - what terms of trade you receive
- While there are three basic categories for terms of trade there are many variations to these, and all have an impact on your:
 - Cash Flow
 - business risks
 - performance
- Atrellus Terms of Trade service is ideally positioned and experienced to help you understand the impacts and subtle implications – commercial and financial – that can positively and negatively impact your business
- We can advise on the the various options, assist in negotiations, and give you the confidence to make decisions that are appropriate for your business