

Currency and Commercial Finance for Your Clients

A referral partnership for UK
accountancy practices

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Where Currency Shows Up in Your Practice

1. After the fact, in the accounts

Problem: The client bought currency through their bank during the year. No fee line, and nobody wrote down the rate.

Impact: You can't tell them what it cost, and neither can they.

2. The bank said no

Problem: A client needs funding, the bank declines, and you're the first person they ask what to do next.

Impact: The conversation stalls with you rather than with the lender.

3. The one-off that isn't

Problem: A property abroad, an inheritance, school fees. It looks like one transaction, so nobody shops around.

Impact: They use their bank, pay a spread they can't see, then ask you afterwards if it was fair.

Where We've Helped, Corporate and Private

Challenge: a sector the banks won't touch. Centroid - A trading technology company, originally Cyprus, now with a Dubai arm. They pay overseas suppliers and take customer funds from all over the world. Most banks refuse the sector outright, and the few that will are expensive.

The Pathfinder Difference: We read the business model ourselves instead of running it through an automated risk screen, then used our independent status to place them with a provider who understood the niche.

The Solution: A multi-currency account paying suppliers in the US and Japan and receiving client funds from China and Mexico, flows their other banks had blocked.



Challenge: a strong balance sheet doing nothing for the client. A manufacturer of 28 years, turnover of £772,000, profit before tax of £251,000 and trade debtors of £339,700. Paying overseas suppliers around £200,000 a month through its bank, and financing through two separate lenders.

The Pathfinder Difference: We ran an FX audit from the filed accounts before asking them for anything. It showed the currency cost sitting in the rate where the accounts would never pick it up, and a balance sheet strong enough to support a hedging facility of around **£400,000**.

The Solution: Forward cover on the supplier payments, a multi-currency account in the company's own name, and trade finance quoted at 1 to 2% over base against the two lenders they were already using. The report took under an hour and cost them nothing.

How It Works

When should you introduce a client?

As soon as currency or funding comes up. We'd rather hear about it early and tell you there's nothing to do than pick it up after the trade. A conversation costs the client nothing.

What does the client get first?

An FX audit, no charge. Give us the company name, roughly what they move in a year and which currencies. They get back a one-page report showing what their currency is costing against the interbank rate, whether the balance sheet supports a hedging facility, and what finance is available. It takes us under an hour and there's no obligation at the end of it.

What we need from you (the pre-check)

A name and one line on what they do. Email gb@pathfinder-fx.com or call 01743 290955 and we'll tell you the same day whether it's worth a conversation.

How to Introduce Us

- **What to say to your client:** *“I work with Pathfinder FX. They're an independent currency and commercial finance broker in Shrewsbury. They'll look at what your currency is actually costing you against the live market rate, and they'll tell you if there's nothing worth fixing. There's no charge for the review.”*
- **Direct introduction:** Copy us into an email with the client at **desk@pathfinder-fx.com**. That reaches Gareth and Adam, not a call centre.
- **What you get back:** We tell you what we've done and when. Your client stays your client. Where we're paid a commission on business that came from you, we'll give you the amount in writing so you can disclose it to your client in line with your institute's rules.

Refer with Confidence: Certified B Corp | Independent | Working through FCA authorised partners

What Makes Us Special?



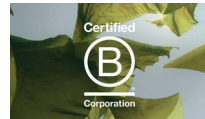
We're Privately Owned

Most of our competitors have been bought by private equity or rolled into a larger group in the last few years. We haven't. Our overheads stay low and **the person your client speaks to in year three** is the person they spoke to in year one.



We're Independent

We're partnered with several currency and finance providers rather than tied to one, so we can trade more currencies and place more lending products. That means the solution **fits the client** rather than the client adapting to us.



We're a B Corp

B Corp certification from B Lab is an independent assessment of a company's social and environmental performance, accountability and transparency. We've made a legal commitment to consider the interests of all stakeholders, not just shareholders. For a practice that has to stand behind who it recommends, **that's a check somebody else has already done.**



20 Years in the Market

Between them, our directors have over 20 years each in FX and international payments, including running the dealing team at Moneycorp and co-founding an FX hedge fund. **Your client gets that on the phone, not a script.**

Who we are



Gareth Bowles - Director

Gareth has more than 20 years of experience in the FX and credit markets having worked in various global financial centre's for banks and brokerages large and small. He is also a co-founder of an FX hedge fund. With Pathfinder Gareth has recreated the best aspects of the firms he has worked in previously with a focus on using cutting-edge technology, whilst at the same time retaining the human touch that is so often a source of frustration for many as the world becomes increasingly automated.



Adam Jordan - Director

Adam has more than 20 years experience in the FX market and international payments having led the dealing team for one of the largest brokerages in the UK, Moneycorp Ltd. He has helped thousands of clients navigate the complex world of currency exchange and hedging. He is a specialist in creating bespoke solutions for both business and individual clients focusing on risk mitigation and driving efficiencies.



Tim Burden - Associate Director

Tim has more than 45 years experience in banking and finance having worked for a number of tier-1 banks including HSBC and Lloyds. At Lloyds Tim worked as Associate Director working with SME and MSE's in England and Wales to support their international aspirations. Within this specialised role he served businesses with increasing turnover thresholds over 15 years - up to £100m pa. More recently he has worked for UK Export Finance as an Export Finance Manager offering support by providing insurance products directly to businesses, guarantees to banks to secure lending and the issue of guarantees for eligible customers, and additional support through introductions to DIT, insurance companies, brokers, and other lenders where appropriate.

Security

Authorisation and regulation

Pathfinder FX is not directly authorised by the FCA. We arrange currency and payment services through FCA authorised partners, and client funds are safeguarded by those partners at a credit institution. On the funding side we place business through a panel of more than 200 regulated lenders. We carry out full anti money laundering and know your client checks and follow the FCA principle of treating customers fairly.

Where does your money go?

The safeguarding accounts are held with tier-one banks and credit institutions, in the client's own named account or a pooled client money account. When making payments we use established protocols like SWIFT.

Secure online platform

The platforms we use are built and run by established financial partners such as Currencycloud, certified to ISO/IEC 27001.

Click [here](#) for more information