



# RISK MANAGEMENT STRATEGIES FOR BUSINESS GROWTH

As a UK business with dealings in foreign currency, you're at the mercy of currency market volatility. Of course, the markets could move in your favour, but they could also move against you.

**One crucial question we always ask our clients is:** Can you afford to take that risk? Because if you fail to manage your currency requirements effectively, your budget, margins and profits can be adversely affected.

## INTRODUCING SMART CURRENCY BUSINESS

Our story starts in 2004, when two entrepreneurs, Charles Purdy and Carl Hasty, set about creating a business to protect UK businesses from the damaging effects of currency exchange movements. With 30 years in the international money transfer industry, they knew all too well what could happen if businesses didn't take steps to remove risk.

Since then, the business has gone from strength to strength, and now employs close to 100 staff members. We're a tight-knit bunch with one common goal: help UK businesses realise their business growth ambitions. Every member of our team is philosophical about the currency markets; nobody knows what is going to happen, so it makes obvious sense to mitigate risk and protect your profit margins.

## WHY WE ARE DIFFERENT

We understand that each and every business is unique and, as such, there can never be a one-size-fits-all approach. We work closely with our clients to really understand their situation and requirements. Only then are we in a position to offer expert guidance on the best way forward.

A chief concern of ours is ensuring that our clients understand why risk management strategies are so important; that's why we produce white papers, currency forecasts and daily currency notes – we want you to see the unpredictability and volatility of the markets, how even the so-called experts don't get it right every time.

Above anything, we pride ourselves on delivering exceptional customer service from beginning to end; our traders are remunerated on client satisfaction and retention, rather than commission, and we offer a wide range of complementary products and services. It is with an element of pride then, that we were awarded Finance Business of the Year at the West London Business Awards, and featured in the Financial Times' Europe's Fastest Growing Companies list.

“Smart Currency Business’s clear focus on currency risk management, coupled with their constant determination to eliminate currency costs and remove exchange rate risk from our bottom line, made them the obvious choice.”

**CHRISTOPHER  
WHITESIDE**  
PRESIDENT,  
AJW AVIATION



Speak to our team today **020 7898 0500**



# HOW WE CAN HELP MITIGATE RISK

## BUDGET, RISK, SOLUTION

The conversations we have with our clients are framed by what we call BRS - budget, risk, solution. We believe it is the most effective approach to determine each client's requirements.

**BUDGET:** We'll work closely with you to understand your business's budget rate and what foreign exchange you're exposed to.

**RISK:** We'll try to determine how currency volatility has affected you in the past and what risks are attached to your foreign exchange exposure.

**SOLUTION:** Once we have established the above, we are in a position to talk you through some solutions and how best to protect your profit margins.

## FAST, SECURE, RELIABLE

In a fast-paced world it is vital you get the help you need when you need it. We offer a quick, easy sign-up process with minimal admin. We are experts at making international payments and can facilitate transfers for more than 30 currencies. We also have our own online platform so you can access reports, statements and transaction history.

Your funds are kept in segregated accounts to ensure security and we are authorised and regulated by the FCA. You can make regular payments at times convenient to you and we offer a range of transfer options to suit your requirements.

## COMPLEMENTARY BUSINESS SERVICES

We pride ourselves on delivering a holistic service and have partnered with leading businesses from across the UK to extend our product offering and help maximise the opportunities out there.

Whether it's business finance solutions, guidance on R&D Tax Credits, or something else entirely, our team can introduce you to experts in the relevant fields. We have the experience to recognise opportunities you might not be aware of and can point you in the right direction.

## CONNECT WITH US

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✉ [info@smartcurrencybusiness.com](mailto:info@smartcurrencybusiness.com)

🌐 [www.smartcurrencybusiness.com](http://www.smartcurrencybusiness.com)

🐦 @SmartCBusiness

🌐 Smart Currency Business

“The proactive relationship management that we enjoy from Smart is refreshing when you are used to encountering FX companies who are all about getting your business, but who have no interest in dealing with you in the professional, efficient and accessible way that the Smart team do.”

**MATTHEW SYDENHAM**  
IMAGRO

