



**Centtrip**  
Stories

Fresh Choice

# A fresh-cut approach to international growth

*After 15 years in the industry, Andrew Simmons decided to set up business on his own.*

**That was three years ago and, today, Fresh Choice is a major supplier of fresh herbs, fresh-cut flowers and foliage to UK supermarkets.**

Based in Tel Aviv, Andrew Simmons, a British national, sources fresh produce from Africa, Europe, Israel and South America to export to the UK.

Fresh Choice customers pay in pounds sterling while the business settles its suppliers largely in US dollars, euros and Israeli shekels.

From the beginning, Andrew knew that managing foreign exchange and making international payments could be both expensive and time-consuming.

"The bank I was using in Israel was charging £50 or £60 for every international bank payment. I make 30 or 40 payments a month to large and small suppliers and, when you added it all up, it was costing a fortune," he recalls. "I found banks difficult and

expensive to deal with," Andrew continues.

"With all their hidden charges, you never really knew what exchange rate you were getting and processing each payment was a slow, complicated process that took time from the rest of the business.

As a small firm, I don't have a finance department. I make all the payments myself and that was taking me away from making sales and growing Fresh Choice."

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Andrew Simmons,  
Owner, Fresh Choice International Ltd.



*“Centtrip’s such an easy way of converting currencies and paying international suppliers.”*

## Centtrip: “such an easy way to pay suppliers”

*“I was introduced to Centtrip, soon after I started the business,” says Andrew Simmons.*

**“And, it is such an easy way of converting currencies and paying international suppliers.”**

Centtrip is an FCA-regulated electronic money institution which provides clients with a multi-currency deposit account, foreign exchange and international payments. Centtrip also offers the Centtrip prepaid, multi-currency Mastercard which Fresh Choice employees use when travelling abroad.

Centtrip is a relationship-led business that offers fair and transparent exchange rates with no hidden charges, supported by excellent 24/7 service. The Centtrip platform is designed for the needs of internationally mobile businesses like Fresh Choice and for the most demanding business scenarios.

For Andrew’s Fresh Choice, Centtrip was the perfect choice.

# Freeing up time to focus on business

*With Centtrip, users can make international payments quickly and easily either from the desktop interface or award-winning Centtrip app.*

"I find banks very slow and complicated to deal with," Andrew says, "but with Centtrip, it's just click, click, click. It's done in a second. That means I can move on to selling and making more money, without being tied up in admin."

Using Centtrip, clients can make batch payments or process them individually. Funds can be held, in multiple currencies in the Centtrip account until required.

"If I see that the rates particularly good at a certain period of time, I'll deposit money in the account and change it so I have the funds ready at a good rate," explains Andrew. "Otherwise, each week I look at the payments I need to make, and transfer the sterling amount into the account.

I calculate what I need in all the different currencies and pay it with a couple of clicks. The ease of using Centtrip is worth everything for me."

International payments are processed quickly, so Fresh Choice's suppliers know when to expect their money.

As Andrew says, "The speed of the transfer is very good. Banks here can take up to five days, but with Centtrip the payment's made the next day."

*"I find banks very slow and complicated to deal with, but with Centtrip, it's just click, click, click. It's done in a second..."*

# Real-time reports to simplify accounting

*Running an international business, Andrew has three accountants in three different countries.*

Centtrip's reporting suite provides flexible reporting which can be tailored to your requirements, making it easy to meet the requirements of each accountant.

As Andrew says: "The reporting from Centtrip is very good, very clear. All the information I need for accountants is easily accessible. It saves so much time."



# Reliability and trust

*“Centtrip always works,” Andrew Simmons says. “It’s very reliable.”*

**“If I ever have any issues or questions, they’re dealt with immediately,” he continues.**

“The contact I have with Centtrip is very efficient. They answer my emails promptly, they answer my calls. I’ve never had a problem with reaching a real person to talk to.”

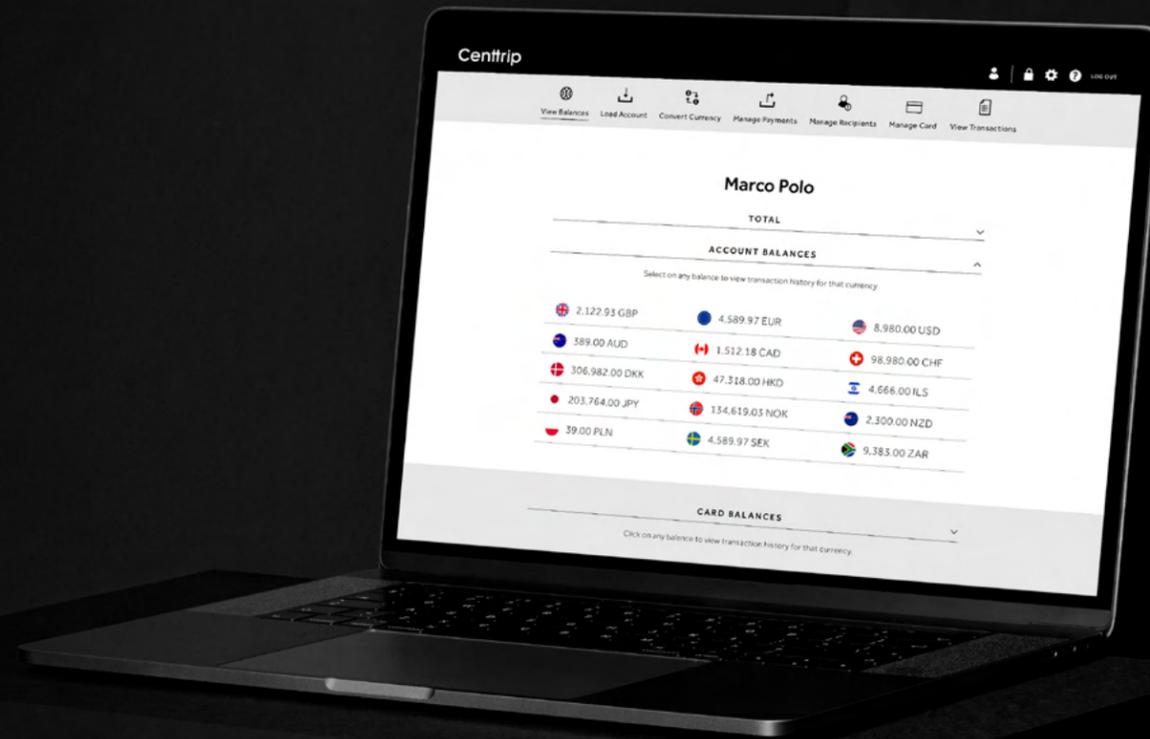
Centtrip prides itself on its 24/7 customer service, provided by professionals who understand the client’s world. The business is built on long-term relationships.

Today, Fresh Choice processes over £2 million in foreign currency each year with Centtrip.

“Centtrip has given me more time to concentrate on growing my business,” Andrew says.

“And, after three years of business, I have complete trust in them.”

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Centtrip is an award-winning financial technology company with global reach. We provide intelligent real-time treasury and payment solutions to companies of all sizes.

Our cutting-edge technology is used by over 16,000 clients worldwide and our premier financial services and dedication to customer experience have made us industry leaders in the marine and music sectors, paving the way for successful partnerships in other industries, including aviation, film and TV, sports and media.

To discuss how Centtrip can support you, contact us today

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# Centtrip

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