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## PATRICE BUTLER Fifo Capital

hen Patrice and Jamie Butler had their first child, the pull to return home became too strong for them. They had been living in Australia since they left college and wanted to raise their children close to their own families in Limerick.

Jamie, who studied construction management, emigrated to Australia in 2009 and, due to the impact of the global financial crisis in Ireland, the couple kept their long-distance relationship going for over three years, while Patrice completed her Chartered Accountancy training.

Patrice was in the final 12 months of placement at Moore Stephens Patrick McNamara in Limerick and, when she finished her exams in 2012, she got a secondment to Moore Stephens in Perth to finish her placement there.

"I always wanted to work for myself, so we were always looking around at what great ideas worked well in Australia. One we looked at was Fifo Capital and, after doing my research, I decided this is what I wanted to do. Cash is king, especially in the world of SMEs and Fifo Capital is the solution without the catch."

Founded in New Zealand in 2005, Fifo Capital is a franchise business that provides fast, flexible cash flow solutions to SMEs.

"We had always intended to move home as the draw of family was always there. But when we had our own child, we really felt a million of miles away. It is important for us that our children – we now have two little girls – grow up knowing their grandparents and immediate family."

A week after landing in Ireland, Patrice met with the master franchisor for Fifo Capital in Ireland and her first client was signed up in the summer of 2020.

"Things slowed down after Christmas 2020 with the second lockdown, so I pivoted to target growing businesses. I could have sat back, but you can't do that in business. You have to see a way around obstacles, so I targeted businesses that remained open during the lockdown and that needed help to grow at a rapid pace i.e. the pharma industry.

"I found a lot of businesses utilised the lockdown period to consider their strategy and how they were going to achieve growth when the economy reopened. We became a part of this strategy development, as we can help companies achieve those results."

Patrice learned about Back for Business when Jamie picked up a brochure at Dublin airport on one of their trips home.

"No matter how hard you try to keep up with what is going on at home, things change. Back for Business filled in that knowledge gap in a non-judgemental way and kept me focused and accountable. My Lead Entrepreneur – Nikki Evans – was so supportive and shared her experiences with us. At our first meeting, we set goals and milestones. It was inspiring to see how far we all came and all the goals we had achieved in the six months."

Patrice says that setting up a business can be a lonely experience, but the connections and business relationships she formed with the other participants in the Back for Business programme are invaluable.



## **POSITION** Director

## WHAT WE DO

We provide cash flow solutions for SME's specialising in Invoice Finance

## **CONTACT US**

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