

## You are Winning it, Building it, Funding it, Completing it

### We could;

#### HELP WITH THE ADMINISTRATION BURDEN.

You have confirmation the Sub-Contract order is yours. Now it's time to do the work and get paid.

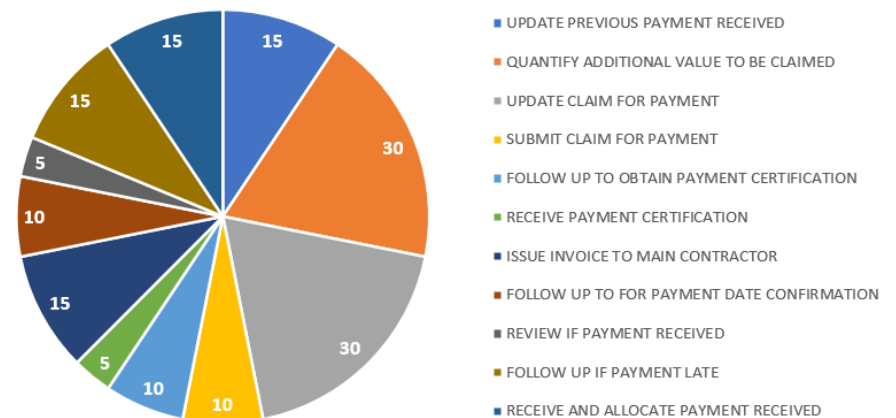
How will the cash flow management be achieved?

Evaluating what's due and making the claim for payment, following up to get payment certification, waiting for payment to arrive, covering the cash flow gap, paying your creditors, it's a juggling act at the best of times.

Stop to consider how much time it really takes and does the relentless claim and follow up administration detract from other build delivery essential activities?

Cash Flow Fulfilment can ease the administration burden and liberate you to concentrate on your core contract delivery functions to ensure the project is delivered to program. We can issue your claims for payment, follow up to get payment certification and agreement regarding the date that payment will be issued to your business by the Main Contractor.

Sub-Contractor Monthly Claim Administration, time required 160 minutes per claim

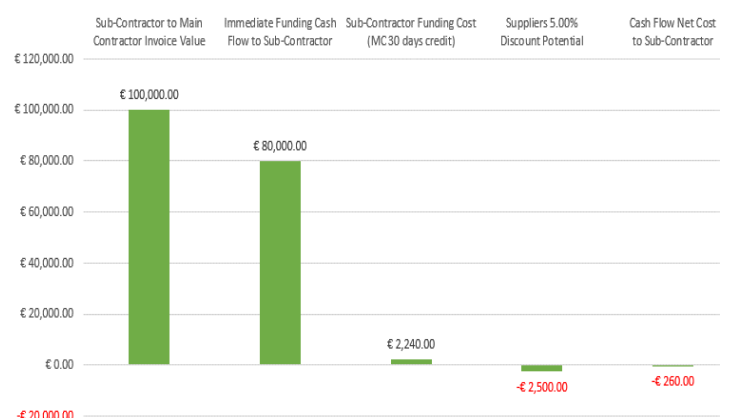


#### HELP WITH THE FUNDING.

Dealing with your suppliers is a doddle when you have the funds to pay them on the date their invoices are due. When the money is not there it's a different story, then there is the necessity of increasing the business overdraft facility if that's an available option. One way or another late payment to your suppliers costs you money in the long run because the supplier can charge you late payment interest, higher prices on the next project or refuse to give you credit in the future, and your business credit rating can be adversely affected. Is that a situation you want to be in or would you prefer to have flexible business funding provided to coincide with your increasing turnover, cash flow that can be drawn down immediately?

Cash Flow Fulfilment can provide your business with access to business funding to meet your current projects and business turnover levels to ease the stress of waiting for payment with funding of 80% of your invoice value available as soon as your invoices are issued. If we're already involved in managing your claims for payment, we are following up to ensure that payment of the claim / invoice is received at the earliest date to keep your project and business funding costs to a minimum.

Sub-Contractor Claim Value, Cash Flow, Funding Cost, Potential Supplier Discounts Net Cost



#### HELP WITH VESTING OF MATERIALS

Advance payments before materials are fabricated or delivered to site can be strongly debated and the agreement regarding the appropriate advance payment percentages / values can be protracted and very time consuming. The vesting of materials mechanism is a mutually beneficial contract condition that can enhance the business cash flow management of Sub-Contractors while providing the required comfort of materials possession entitlement to the Main Contractor and Client. The advance payment will also facilitate the purchase of raw materials at additional discounts from suppliers where the Sub-Contractors business has access to funding options that facilitates the immediate drawdown of funds to negotiate better discounted prices with suppliers.

Cash Flow Fulfilment can manage the administration of vesting of materials documentation to ease the Sub-Contractors time consumption for this sometimes-complex area of supporting documentation essential to the successful certification and receipt of payment from the Main Contractor / Client. Coupled with the 80% drawdown of funding at claim / invoice date the Sub-Contractor can also benefit from discounts from suppliers to subsidise and sometimes exceed funding costs, as outlined in the above funding costs illustration.

#### HELP WITH THE PROJECT BONDS.

Putting a bond in place can be time consuming. There can be delays agreeing the wording, and inevitably payment will be delayed until the bond is in place, because that's a standard construction contract condition. Can Cash Flow Fulfilment help with this area of your contract terms completion? Yes, certainly we can.

#### IMPROVING YOUR CREDIT RATING.

Is it important to have the highest possible credit rating?

The first financial check that potential suppliers and their credit insurers do is in respect of your credit rating with the credit rating agencies. If your rating is not high enough to cover suppliers financial exposure on the proposed contract then you are at a disadvantage from the start, possibly causing higher prices, shorter credit terms or no credit facilities.

It doesn't have to be that way. Cash Flow Fulfilment through our own business cash flow services, and our funding and bond partners can improve your business cash flow, payment performance and business credit rating profile for the benefit of your business growth and survival.

We would be delighted to discuss your business cash flow and related administration, funding, bond & credit profile requirements on a no obligation basis at a time that suits your schedule.

#### NO OBLIGATION CONSULTATION

For further details or to arrange a no obligation discussion regarding your own business requirements please contact Pascal Walsh at;

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