



**A world of possibilities.
\$250bn in accelerated payments.
*Ready when you are.***

*How releasing your working capital
gives you the freedom to move.*





A world of possibilities.

A fresh approach to cash flow

You want to get your business moving. To seize new opportunities. To conquer new territories. To grow at the pace your ambition demands.

So, what's holding you back? All too often, the answer is simple: cash.

Perhaps the short-term cash just isn't there, so however worthwhile the growth opportunity in front of you is, there's no way you can sign off the investment.

Maybe the options for unlocking cash are too slow or expensive, so you're always reacting and never getting on the front foot.

Or maybe you have misaligned needs: liquidity on the one hand, but a need to protect supply chains on the other.

Get moving

If this sounds all too familiar, you're not alone. Uncertain economic times, turbulent geopolitics, and ever-shifting regulatory requirements mean more businesses than ever are getting stuck on the same path, struggling to move forward and watching opportunities slip by.

But here's the good news. There is a way to unlock the capital you need to accelerate, with an approach to working capital management that meets the above challenges head on.

It gives you the **visibility** you need to make quick decisions and seize moments. The **guidance** you need to take every decision with confidence. And the **network** you need to pivot with agility and make the investments that drive growth.

If that sounds good, let's see how it works.

"This is a great step towards enabling local suppliers to access funding options to support the industrial ecosystem and strengthen our local supply chain."

Executive VP & CFO, Aramco.



**\$250bn in accelerated
payments.**

Introducing... a fundamental change to working capital management

When you free up your working capital, it opens a world of possibilities. It gives you the ability to make the best decisions for your business every time without being constrained by short-term cash flow or a lack of funding options.

Essentially, it changes liquidity from something you manage into something you can use -turning the payables, receivables, and inventory on your books into levers you can pull to unlock cash.

Here's how

1 Proactive visibility

Extending payment terms and cashing invoices early aren't necessarily complicated. But doing those things at the right time, for the right price, and in a way that balances competing business demands – that's the tricky part.

That's why we give you visibility into what's going on with cash flow in your business and throughout your supply chain – instantly, and with an easy-to-use, easy-to-configure, dashboard.

All that data means that, rather than working with competing incentives, a CFO and a Treasurer can work with procurement teams to find the right balance between protecting supply chains and freeing up cash.

For instance, if you can see a surplus in receivables, you might use that to fund dynamic discounting – shortening your payment terms (happy suppliers!) but also filling the bellows to unlock cash in the event of a sudden opportunity (like an acquisition) or unexpected threat (like a global pandemic).

“We expect to achieve annual savings of \$1.5–2 million. We've been surprised how enthusiastic our suppliers have been. The process is completely transparent and gives us reporting that was previously unavailable to us.”

VP Distribution Operations,
Dominion Energy.

2 | Expert guidance

Even with comprehensive visibility, stepping into the unknown is scary. It's always possible that a sure-thing idea might not become a reality. That forecast might change. That the next world-disrupting event might be right round the corner.

That's why we give you more than a tool – we give you a team. And this team can give you guidance based on the world's most successful working capital programs.

We help you design and implement every step of your sustainable supplier finance program, so you can set a course. When things change, we're there to help you pivot with agility.

For instance, one of the best and most effective ways to improve your ESG rating (something that is top of mind for boards and investors today) is through reducing emissions across your supply chain.

By using dynamic discounting and supply chain finance tools to incentivize and reward your suppliers you can improve your ESG rating without having to make disruptive and costly changes.

“Overall, it's really a better servicing of our suppliers and that entire relationship—it's more than just on the payables side. At the end of the day, it's also really great for procurement as well. So all three internal partners of AP, Treasury, and Procurement, see a win-win in the results.”

Treasurer, Agilent Technologies.

3 | A resilient network

All of the above is only possible because of the scale and quality of our network – 3m businesses connected to multiple lenders to create a single, transparent cash flow ecosystem that opens up a whole vista of new possibilities.

It means you can control all aspects of working capital as part of one holistic strategy, so you can do what's right for your business – not following other people's plans or accepting terms because they're the only ones available.

With Taulia, you can streamline working with multiple lenders with just a single contract and integration, so you can form partnerships with any bank (and as many banks as you want). And you can also use the network to fund supplier early payments yourself, getting better returns on available liquidity if you have no urgent need for short-term capital.

All of this means you can be strategic about cash flow: making your cash work harder, at the same time as increasing your available funding options whenever the need arises.

“With any supply chain financing solution, you need to make sure that the bank[s] backing the solution are comfortable with the documentation that is in place in the front end. Having [client funding partners] joined up with Taulia at the back end, and comfortable with the documentation, is a significant additional benefit.”

Treasury Director, Bridgestone.



Ready when you are.

Explore new horizons

It's time to embrace the freedom to move. To see a good idea and make it happen. To solve a problem before it becomes one. To seize an opportunity before the competition has even spotted it.

It means you can be at the front of the line for suppliers as their favorite client. It means you can be the CEO's best friend, saying 'yes, we have the cash' before they leave your office. It means you can do good things and encourage positive changes in the world, while at the same time strengthening your own resilience and agility.

It's exhilarating. It's inspiring. It's powerful.

It turns finance into what it should be. Not blocking plans, avoiding risks and saying no. But being the ones to say: we have the confidence, let's do it. We have the ambition, let's go there. We have the cash, let's use it.

With Taulia, all you need to do is pick a point on the horizon and start heading towards it.

"We saw at least a 2.5x ROI over and above making investment decisions on our cash, borrowing in the market, including spending money on the program itself."

Project, Bank and Cash Manager, SASOL.

Ready to get started?

Let's go

