

The Global Market for receivable finance is estimated at

\$10 trillion

WHY?

Days Payable Outstanding is Steadily Increasing

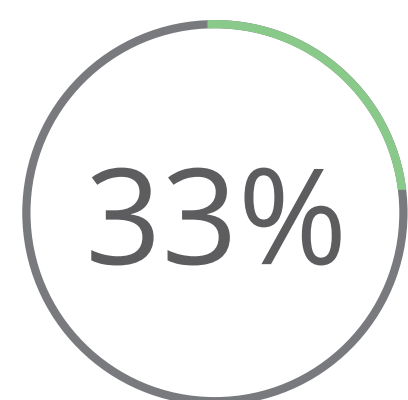


Percent increase over a 9 year span in the number of days corporates in the beverage industry take to pay their bills¹



Average number of days corporates take to pay their bills²

CORPORATE SUPPLY CHAIN FINANCE (SCF) PROGRAMS DO NOT ADDRESS NEEDS OF THE VAST MAJORITY OF SUPPLIERS



Of the SCF programs all suppliers are eligible³



Suppliers and only 20% of spend value are covered by a typical SCF program⁴

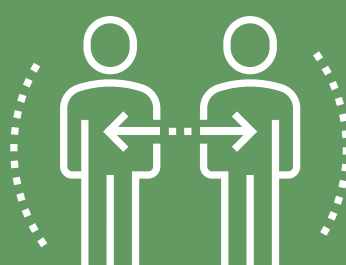
NEITHER DO OTHER FINANCING OPTIONS

Bank Lending is Limited



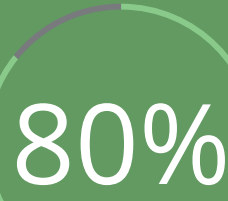
Average number of loan application approved by banks⁵

Market Lending is Expensive



Rates can be as high as 36% per annum for peer-to-peer and marketplace lending

Factoring Has Low Advance



Most Factoring Programs only provide up to 80% of invoice value

THE SOLUTION: RECEIVABLE FINANCE

invoiceXcel



Advance Rate



Less Cost



Not a loan, not debt



Provides immediate liquidity to accept longer payment terms



Opportunity to increase sales with the ability to accept larger orders



Online platform provides ease of use

Xcelerate Your Working Capital Today!

invoiceXcel™

www.invoiceXcel.com
contact@invoiceXcel.com

SOURCES:

- 1) http://ww2.cfo.com/16jul_workingcap_charts/
- 2) PWC SCF Barometer 2017/2018 /Supply Chain Finance Community
- 3) IBID
- 4) IBID
- 5) <https://www.forbes.com/sites/rohitara/2017/12/12/the-perfect-storm-for-small-business-loan-approvals-in-2018/#4e0941e15891>