

# Culum Capital Pte Ltd

## Our Offering

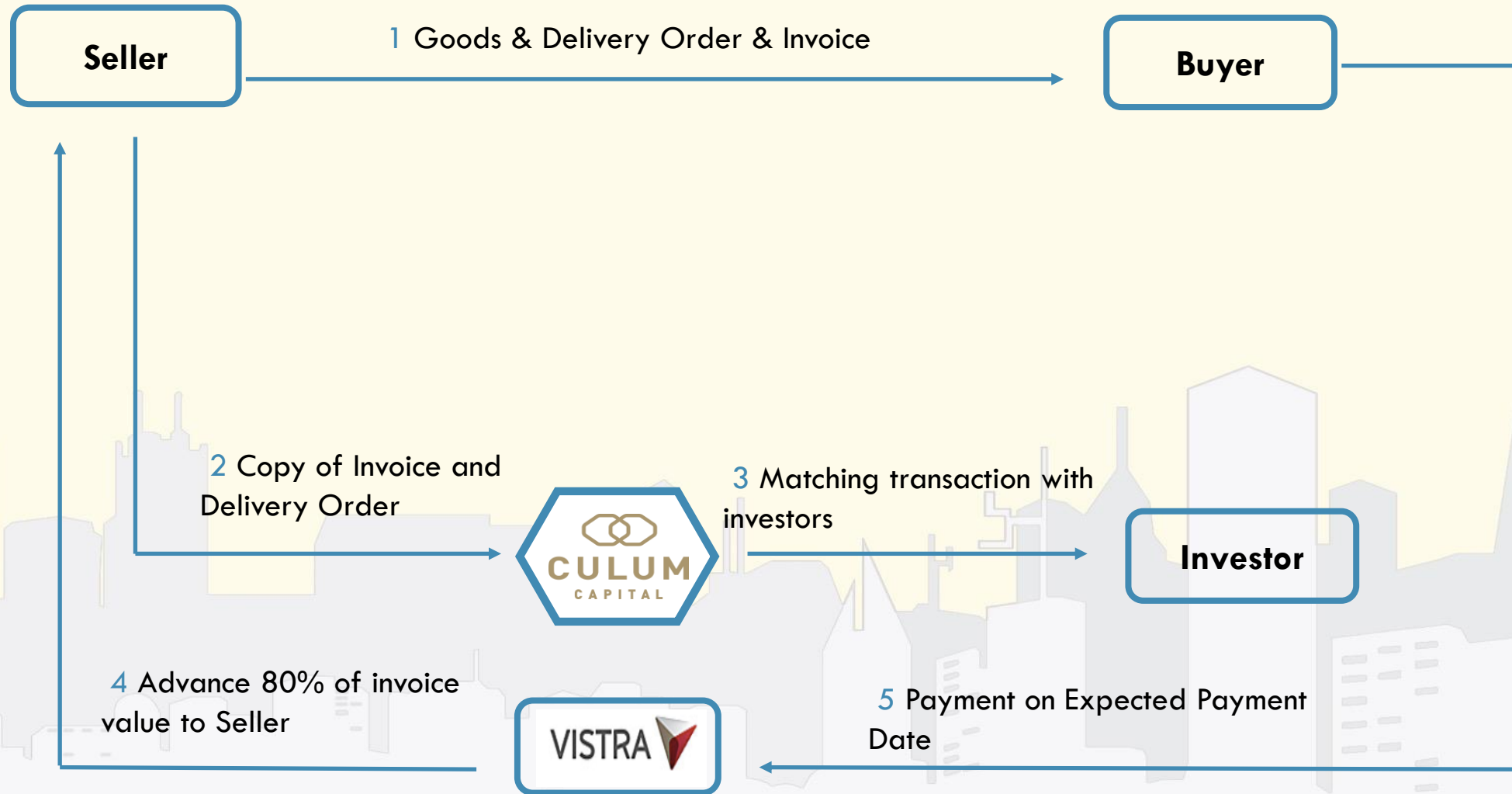


# We understand your challenges



- **Cash locked up** - By locking liquidity in receivables, you may not have cash to operate your business to fulfill other purchase orders
- **Access to funding** – access to bank funding and limitation on bank credit lines hampering business growth
- **Lenders demand security** - lenders may not be willing to lend on an unsecured basis
- **Credit limit restricts sales** – your risk appetite on your customer’s exposure may restrict the volume of sales and the credit term offered
- **Pressure to stretch credit period** – pressure to extend credit term to customers to stay competitive
- **Unknown foreign buyers** – Restriction on business expansion if you are unfamiliar with the credit quality of your prospective customer

# How does it work?



# Corporate (Invoice Seller) Offering



- Provide access to working capital funding in a fast and timely manner
- Additional source of improving cashflow that **grows with the business**
- **Transparency** in pricing structure
- **Leaner account receivables** on balance sheet (*please seek independent advice from your auditor*)
- **Protection** against debtor insolvency risk
- **Debt collection** (for notified structure)
- **No physical collateral** required
- **Flexibility** – sell invoice only when it is needed

# Value Proposition



## Before

- Huge amount of **working capital** locked up in receivables
- Used up all its bank credit lines and has **no liquidity** to grow business
- **Inability to access traditional funding** – does not meet criteria
- Funds available depends on **balance sheet strength**
- **Long lead time** to access to loans/ funding
- **Spent a lot of time** managing its sales ledger and reconciling payments to receivables

## After

- Receivable can be **turned into cash** immediately upon shipment
- Receivables Purchase is an additional source of funding, **tied to size of client's business**
- Funds available does not solely depend on balance sheet strength
- Culum manages the **collection on your behalf** (notified structure)
- **Just-In-Time** access to cash – sell your receivables when you need cash
- **No physical collateral** required

**Thank you.**

