



EDUCATION  
A GUIDE TO FUNDING YOUR SUPPLY CHAIN



[www.whitehallfinance.com](http://www.whitehallfinance.com)

# SUPPLY CHAIN FINANCE AND TREASURY MANAGEMENT IN ONE

We understand the challenges of the funding cycle in Education.

Our platform works for you when you hold cash reserves and it can provide a treasury return on those funds without taking counterparty risk. Returns which are well in excess of any deposit or money market facility.

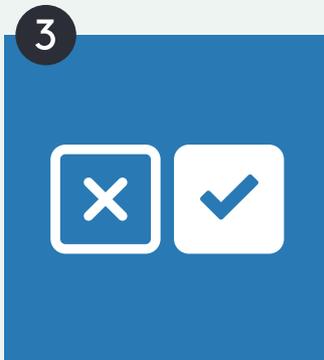
When you require finance, say at the end of a funding cycle then we can provide the funding on flexible terms without arrangement or non-utilisation fees.

## HOW DOES IT WORK?

The process is underpinned by offering your suppliers early payment over our platform. A brief outline is provided below.

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You approve invoices as usual.
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You upload the approved invoices and offer early payment for a discount.
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Supplier accepts the discount.
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You pay or we pay the supplier.

## BENEFITS

### WHO BENEFITS?

The Supply Chain Treasury Management solution provides a win-win for you and your suppliers. Your suppliers may often require finance but may struggle to find it because of the services they are providing and their weaker credit rating. With our solution suppliers are paid immediately meaning they can focus on quality and delivery.

#### BENEFITS FOR YOUR SUPPLIERS

- Non-Recourse - 100% Finance
- Suppliers can opt to receive early Payments as and when they want it
- Access for suppliers available through downloadable Apple and Android apps
- Fast immediate Payment

#### TECHNOLOGY

- Web-based, so no implementation overhead for you
- No integration with your current finance system required
- Easy to use for both you and your supplier

#### DEPOSIT RATES

### YOU

Deposit Rules for an instant access account is typically \*0.4% P/A.

\*High street bank

#### COST OF FINANCE

### YOUR SUPPLIER

Your supplier could be paying \*49% APR for access to finance.

\*IWOCA Starting rate

The rate offered to your supplier is set by you.  
An acceptable rate for your suppliers would typically yield between 9% and 18% net return for you on your surplus cash.

Call us on 0203 3690098

## FAQS

### How long does it take to implement?

The process takes a few days to set up as you are simply offering a mechanism to pay your suppliers early.

### How do you decide the amount available for early payment?

We don't, you do. This depends on your surplus cash and what you wish to make available.

### Why don't we just do it ourselves?

Well you could. But administering the suppliers that have opted for the early payment is challenging. The technology involved to make this easy for the supplier is the critical thing to get right – which we have.

### How much does it cost to set up?

There is no cost to you. The finance cost to your supplier should they choose to provide a discount for early payment will generally be less than they could achieve using invoice finance.

### What size institution can participate?

We can help any size institution where invoices are being raised by a supplier.

### What would be an expected discount achieved from suppliers?

This is set by you. Typically buyers have been able to achieve a 1%-2% (including our fees) discount per month. Is there a limit on the number of suppliers that can participate? There is no limit on the number of suppliers that can participate.

### Do I have to involve all my suppliers?

You are in control. You invite the suppliers or subcontractors that you feel would benefit from this and that you feel are suitable for early payment.

### How do I know which suppliers have elected early payment?

You have full access to your accounts and reports.

### If we need external funds at some point in the cash cycle, where does the funding come from?

Where we bring in external funds these come from institutional investors at an agreed rate for your suppliers.

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