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## Supplier Cash Flow at the earliest opportunity in the cycle

A unique way to fund your cashflow and working capital needs when you supply West Dunbartonshire with goods, products and services\*.

- ☑ Benefit from unsecured funding at the earliest opportunity at highly competitive and attractive rates.\*\*
- ☑ Receive up to 80% of Purchase Order and 100% of invoice value\*\*\* within 48 hours.
- ☑ Once approved, all funding is fully automated. You need do nothing to receive cash.

## Benefit from cash within 48 hours and a simple process:

3 compelling reasons why our proposition is unbeatable:

- ☑ Funding from PO stage rather than simply early payment of invoices.
- ☑ Highly competitive interest rates reducing working capital costs.
- ☑ Automated reporting allowing simple receivables reconciliation.

APPLY. Complete an online application.

QUALIFY. Accept the offer of financing.

RECEIVE. Advanced funding in 48 hours.

## Simple, secure and efficient funding

Check the following example:

01

### £10,000 (Net of VAT)

**West Dunbartonshire Purchase Order**  
The Supplier Cash Flow service will allow you to receive finance against every order that you receive from West Dunbartonshire Council as soon as it is issued.\*

02

### £8,000 (In 48 hours)

**ELCOM Advance**  
Elcom will automatically receive a copy of each PO and advance up to 80% of the net value within 48 hours.\*\* You need do nothing to receive the cash directly to your account.

03

### £12,000 (Inc. VAT)

**Your Invoice**  
Once you have fulfilled each order and issued an invoice, Elcom will receive a copy from the Council confirming that it is due to be paid.

04

### £4,000 (In 48 hours)

**Remaining Balance**  
Elcom will send the remaining value of the invoice due to you, less fees and interest, within 48 hours of receipt of confirmation from the Council.

\* Finance service not available for sole traders and small partnerships.

\*\* Subject to credit approval and contract.

\*\*\* Less transaction costs.