fintrava.

CHEMISTRY · SME, 100 TO 500 STAFF
For finance and purchasing teams

Customers pay late, and the less frequent purchases still have to be bought and paid.

Fintrava organises less frequent, non-core purchases for smaller chemical companies, so you need no extra buyer for them. Getting paid sooner on an invoice you already sent is handled apart from this, by a financial partner.



53 days

median wait for customer payment at larger Belgian chemical companies

Source: National Bank of Belgium, 2022

102 to 106 days

to be paid inside a Belgian chemicals group's supplier-finance scheme

Source: annual report of a Belgian chemicals group, 2024

14%

of B2B invoices paid by the due date by large companies in Belgium

Source: EU Payment Observatory, 2024

WHAT IT MEANS FOR EACH ROLE

- **CEO or owner.** Less frequent purchases outside the core take time and cash before customers pay. Count both first, with your own numbers.
- **Purchasing.** Quotes and follow-up for suppliers you hardly use, organised for you, without hiring a buyer.
- **Commercial.** Your customers keep dealing with you, never with Fintrava.
- **Accounts payable.** Fewer rarely used suppliers to book and check, on the invoicing chain agreed per customer.
- **CFO or finance.** Money out comes before money in. If you wait on an invoice already sent, you can discuss with Fintrava whether an advance is possible.
- **Operations.** Fintrava finds the supplier for a repair or a small project. Follow-up has an agreed owner.
- **Site manager.** You ask for a lab supply or a site service, get approval from the agreed role and see where the order stands.

HOW IT WORKS

1. **Understand** the item and when it is needed
2. **Offer** a quote with scope and who does what
3. **Approve and fund** your approval, funds confirmed before any supplier is paid
4. **Coordinate** follow-up and delivery
5. **Reconcile** invoices matched, costs allocated

If you are waiting on a B2B invoice you already sent, you can discuss with Fintrava whether an invoice advance is possible. A financial partner assesses each request and sets its own conditions. Fintrava does not promise credit, amounts, rates or payment terms.

CHECK YOUR OWN NUMBERS

Two numbers tell you whether a conversation is worth it. One is the days between paying a supplier and being paid. The other is the hours a month spent buying and chasing.

NEXT STEP

- Ask for the white paper. It has the figures behind this page with their sources, and a worksheet for your own numbers.
- Or walk us through one recent purchase. We will tell you plainly whether Fintrava fits.



[Name], [role] at Fintrava
[email] · [phone] · Fintrava's website

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Sources: **1** National Bank of Belgium, NBB.Stat, 2022, nsidisseminate-stat.nbb.be; **2** annual report of a Belgian chemicals group, 2024 (name withheld); **3** EU Payment Observatory, Annual Report 2025 (December 2025), 2024, cdn.ceps.eu. Studies quoted with source and year; no figure here is a Fintrava result.