fintrava.

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

You pay for the materials before your customer pays you.

Fintrava organises less frequent purchases for installers, so you need no purchasing team of your own. Getting paid sooner on an invoice you already sent is handled apart from this, by a financial partner.



81 days

median wait for customer payment at larger Belgian electrical installers

Source: National Bank of Belgium, 2022

about 73%

of installers' turnover goes to purchases of goods and services

Source: Eurostat, 2022

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.** You buy the materials for a job before the customer pays. Fintrava organises the purchase, with funds confirmed before any supplier is paid.
- **Purchasing.** Quotes and follow-up for suppliers you hardly use, organised for you, without hiring a buyer.
- **Commercial.** A new project often means new suppliers. Their set-up and follow-up can go through 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.** Crews get what the job needs without someone in the office chasing suppliers.
- **Site manager.** You ask for materials, get approval from the agreed role and see where the order stands.

HOW IT WORKS

1. **Understand** the job and its materials
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 per job

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

fintrava.

Sources: **1** National Bank of Belgium, NBB.Stat, 2022, nsidisseminate-stat.nbb.be; **2** Eurostat, Structural business statistics, 2022, ec.europa.eu; **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.