fintrava.

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

Your client asks for something outside the contract. You pay the supplier, then wait for the client.

A client's extra request stays yours, and Fintrava organises the purchase behind it. Getting paid sooner on an invoice already sent is handled apart from this, by a financial partner.

- **Your client. Your service. Our support.**



49 days

median wait for customer payment at small Belgian industrial cleaning firms

Source: National Bank of Belgium, 2022

64 days

median wait at larger Belgian industrial cleaning firms

Source: National Bank of Belgium, 2022

15%

withheld on cleaning invoices since 30 October 2026 when the firm owes self-employed contributions

Source: RSVZ, 2026

WHAT IT MEANS FOR EACH ROLE

- **CEO or owner.** Say yes to a client's extra request: 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.** The client stays yours, and Fintrava organises what sits behind the extra request.
- **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 an extra request and follows up the order, so the contract team can stay on the contract.
- **Site manager.** You pass on the client's request, get approval from the agreed role and see where the order stands.

HOW IT WORKS

1. **Understand** the client request and its site
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 client

> 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** RSVZ, Inhoudingsplicht in het sociaal statuut van de zelfstandigen, 2026, rsvz.be. Studies quoted with source and year; no figure here is a Fintrava result.