Waiting to be paid and buying on the side: count both in your own numbers.

Fintrava organises less frequent purchases outside the regulated core for smaller pharma and biotech 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.



60 to 90 days

standard pharmaceutical payment term, according to a Belgian biopharma group

Source: annual report of a Belgian biopharma group, 2024

Nine out of ten

Belgian biopharma companies are SMEs

Source: pharma.be, 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 consumable 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

fintrava.

Sources: **1** annual report of a Belgian biopharma group, 2024 (name withheld); **2** pharma.be, Pharma Figures 2024: the Belgian biopharmaceutical sector, 2024, pharma.be; **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.