B2B TRADE FINANCE

BETTER CASH FLOW.
COST EFFECTIVE SOLUTION
BETWEEN BUYERS & SUPPLIERS.

A practical procurement and payment facility designed to assist suppliers receive COD payment and buyers receive an extended payment term.

SUPPLIERS — BENEFITS — BUYERS

Faster Payment Cycle
Receive payment within 7 days of POD (proof of delivery).

1 Longer Repayment
Improve cash flow management.
Longer repayment terms, up to 90 days.

Less Buyer-Credit Exposure
The facility is designed to reduce the need for suppliers to carry the buyer's credit risk. No unpaid credit risk.

2 Cash Flow Assistance
Retailers
Lower cost to stock. Generate income well before repayment. Facility more cost affective than current rebate fees.

Developers
Any bank draw delay does not concern sub-contractors - they are paid by the facilitator.

Security
Secure payment directly from Trade Credit provider.
No middle man.

3 Trust & Convenience Between Parties
Suppliers are able to manufacture, deliver & install without any deposit paid by the Buyer.

Support For Purchasing Power
PO's (purchase orders) may help buyers strengthen their purchasing capacity with raw-material suppliers.

4 Include all suppliers
Consolidated facility across all your listed suppliers.
No supplier on-boarding required.

Early-Settlement Opportunity
Re-negotiate raw-material suppliers accounts and earn 2,5% account settlement discount on your statements.

5 Facility Roll Over
When ever a PO is paid, the Trade Facility goes back to its original credit amount provided. No ERP or system integration.

Cost | Management Fee
5% = Manufacture & Supply industry
2.5% = Construction | Agriculture

6 No Cost To Company
Buyers do not pay the broker Icon Living any amount, no monthly subscription fee. Buyers cost is only 1,2% per month on funds drawn.

TRADE FACILITY TURNKEY MODULE

1. SUPPLIERS APPOINT ICON LIVING AS THEIR TRADE FINANCE BROKER
2. ICON LIVING APPROACH BUYER AND EXPLAIN THE MODEL FOR SIGN UP
3. BUYERS TO SUBMIT DOCUMENTS VIA SECURED LINK. APPROVAL WITHIN 7 DAYS.
4. PURCHASE ORDER SUBMISSION VIA PORTAL / PROCESS PROVIDED
5. POD (PROOF OF DELIVERY) SUPPLIERS GET PAID WITHIN 7 DAYS
6. BUYERS HAVE UP TO 90 DAYS TO PAY. 1.2% INTEREST PER MONTH.
7. PROCESS RECYCLES AGAIN AND AGAIN

GROW YOUR BUSINESS WITH YOUR OWN TRADE FINANCE
Contact Icon Living to become a Trade Finance member and make Buy & Supply easier!

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Model agreement notes: Rates, rebates, payment timing and eligibility are subject to confirmation in writing and the final supplier agreement. Any settlement discount or rebate applies only when agreed. This brochure is an overview, not a credit offer or guarantee payment.