SUPPLYHUB

A product of the Alternative Bank (Sterling Holding Company)

INTRODUCTION TO COLLABORATIVE SUPPLY (PO FINANCING)

ABOUT US

Supplyhub is an end-to-end procurement and supply chain financing solution that aims to ensure seamless processing of all aspects of the supply value chain. Our offerings range from customer and vendor financing to outright sales and procurement digitization.

Supplyhub is a product offered by the Alternative bank (Sterling Holding Company) under its digital business group.

PROBLEM STATEMENT

SCARCE CAPITAL

Uneven distribution of capital leading to situation of excess and deficit.

SLOW PROCESSES

Long time to disbursement and delays encountered before facility is accessed.

UNSTABLE INTEREST RATE

Economic volatility leading to changes in the interest rates as directed by CBN.

HIGH COST OF FINANCING

Double digit interest rates on conventional financing options.

PROPOSED SOLUTIONS

In response to the problems stated, we have created an offering to provide the following solutions;

PROFIT SHARING

Non-interest, profit based financing which fits perfectly with your business model.

SPEEDY DISBURSEMENTS

Disbursement within 48 hours of submitting request.

UNCHANGING SHARING FORMULAR

Stable sharing formular unchanged by government policy.

CONVENIENT SHARING FORMULAR

Flexible and affordable sharing formular based on negotiation and mutual agreement.

NO LATE FEES

Financing aligns with payment term established with the end customer against a monthly repayment, therefore no late fees or penalties.

PRODUCT OVERVIEW

This product is targeted at suppliers who require financing to fulfil their big-ticket purchase orders.

As a partner receives large orders to supply reputable end users, Supplyhub functions as a financing partner who finances the supply while the partner acts as an agent who fulfils the order.

Upon expiration of payment terms, the customer pays, and profit is shared between Supplyhub and the partner.

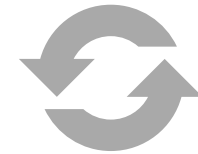Sharing formular is based on negotiation.

BUSINESS MODEL

AGENCY

Strategic patnerships with suppliers to fulfil big ticket purchase orders requiring financing.

SUPPLY

Order fulfilment based on purchase orders

PROFIT SHARING

Profit sharing based on pre-negotiated disbursement formular

HOW IT WORKS

Following the conclusion of contracts and agreements, upon the receipt of a suitable purchase order, the co-supply option operates as highlighted below;

1. A supplier provides all the requisite documents; including the signed purchase order and invoice from distributor/manufacturer.
2. The purchase order and invoice are confirmed.
3. Background check on the purchasing company is done.
4. Background check on the supply company and manufacturer/distributor is done.
5. Additional documentations are concluded including
6. The distributor proceeds to release items for delivery after supply go-ahead from supplyhub
7. Disbursement/payment is completed to the distributor within a maximum of two days.
8. 50 percent of negotiated profit share is disbursed to the supplier while payment is awaited from the customer.
9. Upon full payment by the customer, balance profit share is disbursed to the supplier and the transaction terminates.

PRODUCT BENEFITS

❖ Quick access to capital.

❖ Seamless business fit.

❖ Flexible sharing formular.

❖ Enhanced business continuity and elimination of delays on fulfilment.

SUMMARY

At Supplyhub, we pride ourselves on a strong knowledge of the supply business as well as solid and practical solutions to some of the problems encountered in the space.

In this presentation, we have highlighted some of our offerings targeted at promoting seamless operations in the supply ecosystem.

When required, we can tailor solutions to other problems encountered outside the scope of this document for an expanded array of offerings.

THANK YOU

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