

FACT SHEET

cflo pay in practice

Initial situation (in fiscal year 2024):

Let's take a look at the balance sheet of "X Group AG" as of December 31, 2024. Management is faced with the challenge of strengthening key balance sheet figures by the end of 2025 to meet the expectations of banks, investors, and stakeholders.

Scenarios (for fiscal year 2025):

For 2025, the business plan, which aims to improve working capital, is compared with an alternative scenario. In this alternative scenario, at the end of the year, trade payables amounting to EUR 150 million are strategically managed using the cflo pay solution.

Analysis of strategic key performance indicators (KPIs)

Net Working Capital (NWC)

Other current assets
- operational liabilities
(trade payables & other payables)

Free Cashflow (FCF)

OCF - Investments
(Assumptions: OCF 2025 = €300 million; investments = €200 million)

Debt ratio (Leverage)

Net debt / EBITDA (Assumption: EBITDA = €450 million)

KPI	12/31/2024 (Ist)	12/31/2025 (Plan)	12/31/2025 cfloipay	Improvement
Net Working Capital	€650 million	€500 million	€650 million	-23 %
Free Cashflow (FCF)	€100 million	-€50 million	€150 million	+100
Debt ratio (Leverage)	2,0x	2,11x	1,67x	-0,44x

Result:

With a single tool, X Group AG was able to precisely control its balance sheet on the reporting date and thus optimize important KPIs. Working capital was optimized, free cash flow increased, and the debt ratio reduced, all without straining the financing structure. A clear sign of financial strength and strategic foresight.

Talk to us

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