FACT SHEET

Working Capital Across the Food & Beverage Value Chain: Opportunities for Optimizing Liquidity

Challenges & Bottlenecks

The food industry is facing structural liquidity pressures: from production and processing all the way through to retail. While each link in the chain has its own cash flow needs, this creates asynchronous liquidity requirements—traditional reverse factoring alone is no longer sufficient.

Liquidity is out of sync along the supply chain: suppliers need timely payments, while buyers want to extend payment terms.

PRODUCERS

face high upfront costs, long production cycles, and seasonal fluctuations in cash flow.

MANUFACTURERS

are grappling with rising costs, volatile raw material prices, and increasing capital tied up in inventory — the cash conversion cycle is coming under pressure, and net working capital is rising.

RETAILERS

must balance their inventory levels amid fluctuating demand and delivery delays.

Traditional optimization has its limits — working capital is a key lever for achieving business goals.

Solution & Effects: Flexible and fast

What is needed are flexible solutions that provide on-demand liquidity without burdening suppliers or creating additional IT projects.

cflox pay separates extended payment terms from complexity

- Suppliers receive timely payment
- Buyers retain flexibility
- Retailers actively use cash discounts to boost short-term liquidity

Impact along the supply chain

- Producers: Planning certainty for new production cycles
- Manufacturers: Stabilizing the cash conversion cycle
- Retail: Optimized liquidity through cash discounts, without supply chain risk

In volatile markets, it is no longer enough to optimize working capital in isolation. Success comes to those who can manage liquidity flexibly and in line with their needs. The cflox pay solution lays the foundation for more resilient supply chains and sustainable growth.

BUSINESS CASE

Royal Swinkels

Working Capital in the Beverage Industry

Royal Swinkels is an internationally active beverage manufacturer with a complex supply chain and pronounced seasonality. In a rapidly changing market environment, the company continuously strengthens its financial resilience and supply chain partnerships.

Challenges

- High volatility in key material prices (e.g. malt, energy)
- Energy-intensive production with corresponding cost pressure
- Market transformation driven by changing consumption behavior
- Significant capital tied up in production and inventory
- Trade-off between securing liquidity and maintaining stable supplier relationships

Solution with cflox pay

- Flexible, demand-driven liquidity
- Early payments to suppliers while simultaneously extending payment terms
- Simple implementation without operational complexity

Result

- Greater planning security despite volatile conditions
- Stabilization and better control of the cash conversion cycle
- Strengthening of the supply chain in a transforming market environment

Overall, cflox pay supports Royal Swinkels' proactive working capital strategy, reinforcing financial robustness while sustaining a stable and future-proof supply chain.

Additional payment terms with cflox pay

Manage working capital, net debt, and operating cash flow with cflox pay, just like many other international companies. There is no need to involve suppliers.

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