

# DO YOU WANT CASHFLOW WITH THAT?

Unlocking working capital in the F&B industry in Singapore.

**Cash Flow: An essential ingredient for F&B businesses**  
Are these factors part of your recipe for success?



The average Singaporean spends **\$1900 a year** at hawker centres, restaurants, and cafés.



Of the 369 food outlets registered in 2011, nearly **50% had closed by 2014**.



Labour, rental, and raw materials make up **77%** of costs for F&B outlets.



## SUPPLIES

**Raw materials purchases make up 31% of consumer F&B business costs.**

Improving Inventory/Payable days can help free up more cash in your operations. An agile supplier will help to maintain fresh inventory for business without overstocking.

## MANPOWER

**A DBS survey showed 70% of respondents found manpower the biggest challenge.**

Labour takes the biggest bite out of F&B budgets, especially with manpower shortages. Technology can help solve this problem with robot cooks, drone waiters and mobile Point-of-Sales.

## LOCATION

**With fierce competition for prime locations, rental costs are big challenges for F&B outlets.**

New entrants sidestep rentals by delivering food or selling from a truck. Efficient working capital management ensures sufficient cashflow to meet rental obligations and other expenses without going into debt.

## PAYMENTS

**Mobile payments are on the rise; DBS processes over 60,000 payments each month via PayLah!**

Offering discounts for preferred payment terms - to incentivise cash, credit or even mobile modes of payment - helps shape and build a steady inflow of cash to keep your business healthy.