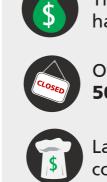
DO YOU WANT CASHFLOW WITH THAT?

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

F&B Industry





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.

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 sufficent cashfow to meet rental obligations and other expenses without going into debt.

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.

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 hep solve this problem with robot cooks, drone waiters and mobile Point-of-Sales.

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.

