

Financing strategies for uncertain times

Securing financial flexibility through advanced working capital optimization and financing strategies

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In the contemporary corporate landscape, the strategic management of working capital has emerged as a critical driver of financial performance and sustainable growth.

Diverse range of solutions

Today's volatile economy requires organizations to reassess their strategy to secure financial flexibility, adapt to market changes and pursue growth opportunities. Organizations are increasingly looking towards a range of working capital optimization solutions to unlock valuable cash reserves for various purposes, including:



Funding strategic investments



Supporting operational expansion



Enhancing financial condition



Managing seasonal fluctuations



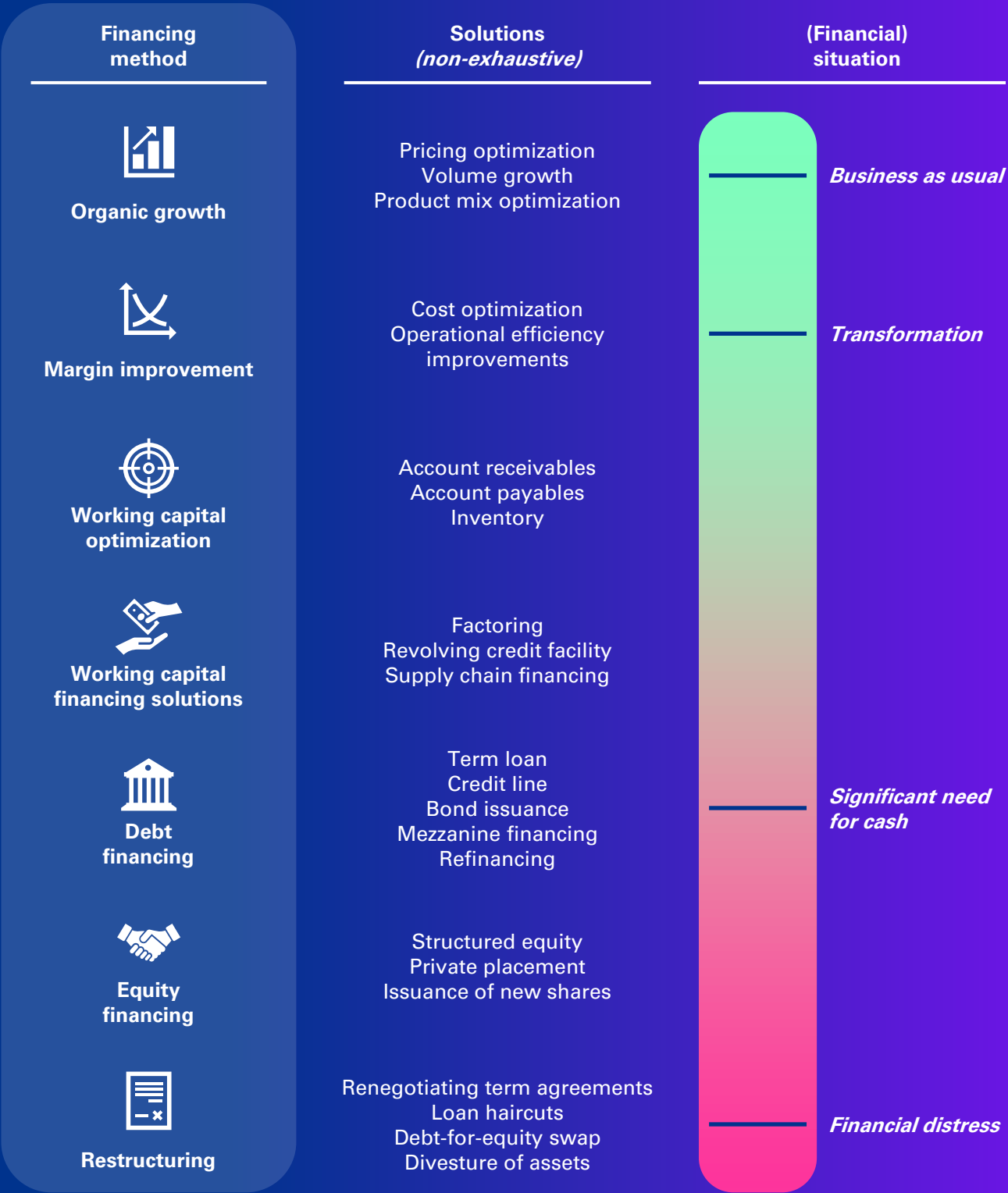
Optimizing working capital cycles

These solutions do not only enhance liquidity but also drive operational efficiency, enabling organizations to achieve their financial objectives with agility and resilience.

Alongside operational initiatives, advanced financing techniques (see p. 2) play a pivotal role in reshaping the financial framework of organizations. With the rapid rise of alternative debt and fintech providers, the spectrum of solutions has expanded quickly beyond conventional methods, offering tailored approaches to address the unique needs of businesses.

Combining working capital optimization with financing presents distinct advantages in terms of flexibility, cost-effectiveness, and risk mitigation, enabling organizations to navigate cash flow challenges and capitalize on growth opportunities. However, this could require significant changes in these organizations' operating models, technology bases and data analytics structures, necessitating a review of their current strategies for technology implementation, data and analytics and risk management.

Organizations can secure financing through a variety of methods, depending on their (financial) situation. Working capital optimization and working capital financing solutions are relevant in a wide range of situations, while other solutions are more suitable for specific situations.



Combining operational working capital management initiatives with sophisticated financing strategies requires a multifaceted approach, characterized by various obstacles and operational intricacies.

- Organizations must **navigate the complexities** of building a network with an array of financial institutions and fintech providers, present their financing requirements in an optimal way and prepare information to support their requests. Negotiating terms and conditions, including pricing structures, collateral requirements, and repayment terms, necessitates a strategic and comprehensive approach to align financing solutions with organizational objectives and constraints.
- **Operational implementation** further poses a series of challenges, demanding meticulous planning and execution. From integrating new financial systems and controls to streamlining processes and training, the operationalization of working capital financing solutions requires a coordinated effort across departments and stakeholders. Additionally, ensuring compliance with regulatory standards, addressing technological implications, and managing potential disruptions to existing workflows are critical to the successful deployment of these strategies.

At KPMG, our dedicated Working Capital and Debt Advisory practice offers a holistic approach to navigating the complexities of working capital optimization and financing. Leveraging our deep expertise and industry insights, we guide our clients through the entire process, from assessing working capital optimization opportunities, evaluating financing options, structuring deals, and connecting with lenders, to operationalizing processes and technologies across their organization.

For a deeper understanding and personalized guidance on working capital optimization and advanced financing strategies, reach out to Willem Six, Tim Kramer and Dolf Reineman. Willem, Tim and Dolf bring a wealth of experience and expertise in financial and operational advisory and are dedicated to helping clients to implement working capital management and financing solutions. By consulting with our specialists, businesses can quickly gain valuable insights, customized solutions, and strategic recommendations to drive financial performance and achieve sustainable growth in today's evolving business landscape.



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