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# Problems:

Overall, we seem to be in a relative calm after the global credit storm of 2020. However, there are still significant ripples from that storm. Some think we are still in the storm, but most see the impact as becoming more focused (e.g. COVID spikes in sourcing countries). Others think the ripples will increase in the coming quarters. Regardless it is important to be prepared as we exit 2021 and enter 2022.

## Supply Chain Disruptions

Retailers having to rent entire container ships, not having enough trucks at the port, staffing issues across key transition points in the supply chain, and sourcing countries in and out of lockdown. What do these disruptions mean for your inventory and your terms on shipment or sales?

## General Credit Environment

What will the 2022 impact of COVID have on credit and the terms needed across the supply chain to support consistent flow of goods and to meet customer demands?

## Sudden Change in Terms

2020/2021 created a unique environment for payment terms across the retail supply chain: Some retailers pushed out terms, some suppliers provided extended terms to push inventory along into the supply chain, and other suppliers looked for deposits. What will be coming in 2022?



## **Solution:**

Connect with a financial advisor that can support the various servicing needs around trade related credit and working capital – either directly through financing and/or indirectly through obtaining favorable terms across a company's supply chain.

That collaborator can also provide the management of Accounts Receivable operationally while protecting the balance sheet. This reallocation of time/resources allows the CFO, COO, and CEO to focus on managing the sales of the company.



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