

Business Insights Webinar

Cash flow and working capital

19 November 2026

Overheads
Rent, stock holding, wages

Plan & Invest
Equipment, vehicles, technology

Sell & invoice
Revenue earned, cash not received



Buy
Inventory, materials, suppliers

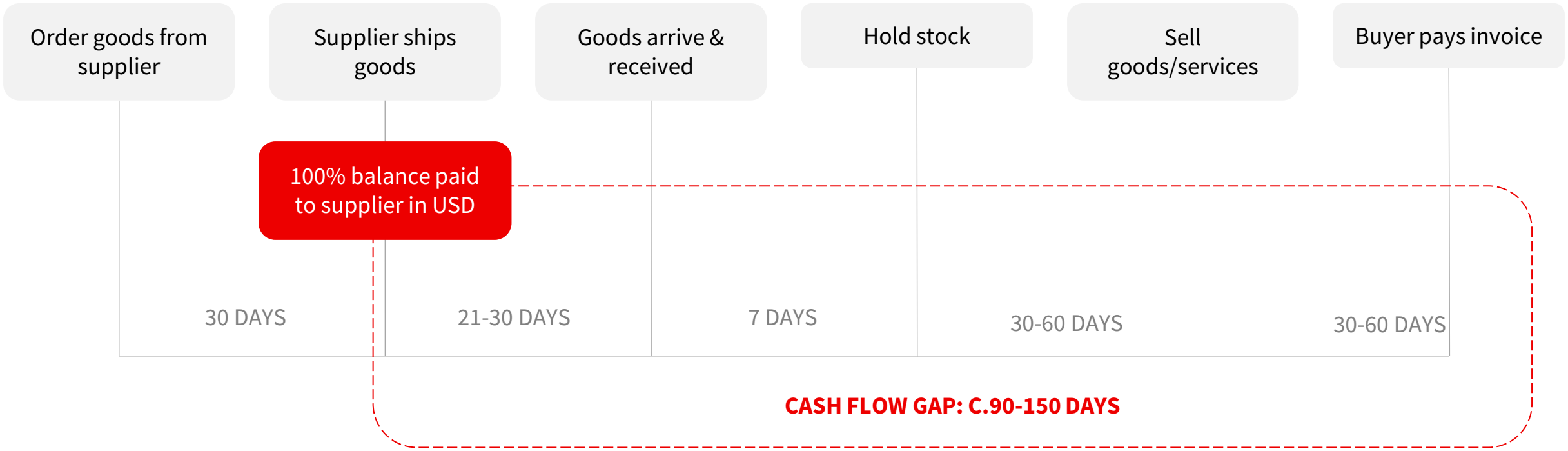
Wait to be paid
Payment terms extend the gap

Operate
Wages and operating costs

Cash returns
Reinvest & grow

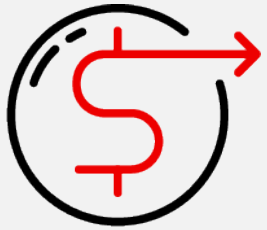
Cashflow moments that matter

The timeline



Illustrative timeline for importer (days)

Different solutions for different cashflow needs



Foreign Exchange



Trade Finance



Equipment Finance



Business Overdraft



Invoice Finance

Cashflow within industry

When it comes to cash flow management, the principles are the same, but the challenges can be different

Wholesaler

Inventory and supplier commitments come before customer receipts



STOCK & TERMS

Labour

Weekly or fortnightly payroll, tax and super can precede customer collections



PAYROLL & STATUTORY

Agri-food

Planting, feed and harvest costs land well before produce is sold and paid



SEASONS & INPUTS

Transport

Fuel, freight, maintenance and insurance continue while invoices remain to be paid



OPERATING COSTS & DEBTORS

Retail

Stock is bought ahead of sales and cash is tied up until shelves turn



INVENTORY & MARGINS

Manufacturer

Raw materials, wages and overheads are paid before customer receipts



INPUTS & PRODUCTION

51%

Of customers are absorbing transport and fuel cos

58%

Are absorbing wages & cost pressures

NAB INSIGHTS



Know your cycle.
Spot the pressure early.
Match finance to the need.

FORECAST MONITOR ENGAGE EARLY

