



## OPTIMIZE YOUR WORKING CAPITAL



### SUPPLIER FINANCING PROGRAM

The management of the supply chain is a key indicator of any company's performance.

BNP Paribas' Supply Chain Management Group has structured an efficient receivables financing solution for Honeywell's suppliers.

### OUR SOLUTION COVERS ALL ASPECTS OF THE RECEIVABLES DISCOUNTING PROCESS

#### You want to :

- Accelerate the cash collection of receivables due by Honeywell...

Benefit of a new source of funding which does not impact your borrowing capacity.

- Strengthen the relationships with your buyer...

Improve and tighten relationship with Honeywell with competitive advantages.

- Enjoy a better tracking of your receivables...

via a flexible and user-friendly platform which simplifies your reporting. Improve visibility on approved invoices and potential disputes.

- Mitigate your credit risk...

Invoices are discounted on a non-recourse basis. Risks of non-payment are transferred from your company to BNP Paribas.

### PROGRAM IMPLEMENTATION ENSURING MINIMAL CONSTRAINTS

- On-Boarding

No BNP Paribas account required to join the program.

- Procedures

Simplified Know Your Customers procedure.

- Legal Aspects

The discount of the receivables is governed by a MARPA (Master Account Receivable Purchase Agreement) signed between you and BNP Paribas.

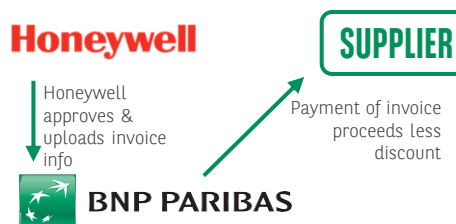
The MARPA is a simple document that should allow you to deconsolidate your receivables.

### WORKFLOW

#### DAY 1



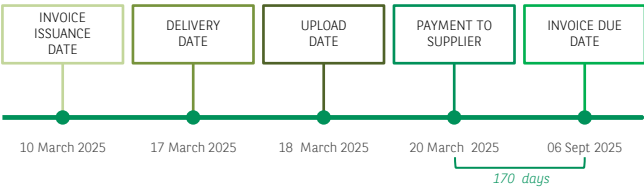
#### DAY 10





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EXAMPLE



|                                                             |                             |
|-------------------------------------------------------------|-----------------------------|
| Invoice amount                                              | 100,000 SAR                 |
| Terms                                                       | 170 days discounting period |
| Margin                                                      | 0.9% p.a.                   |
| Index (SAIBOR 6M)                                           | 5.35% p.a.                  |
| Financial cost<br>100,000x (0.9% + 5.35%) x<br>170/360=     | 2,951.39 SAR                |
| Amount paid by BNP Paribas<br>within 10 days: SAR 97,048.61 |                             |

BNP PARIBAS IS

- One of the world’s leading banking and financial groups.
- Named **Best Trade Finance Provider in 2022** by Global Finance and **World’s Best Bank for Corporates & Sustainable Finance** by Euromoney in 2023.
- Recognized as a leading provider of global Supply Chain and Cash Management solutions, BNP Paribas offers extensive capabilities across the globe.

OUR TEAM

Our programmes are operated on a proprietary web-based platform called Connexis Supply Chain (24/7 system, multi-lingual, user-friendly and flexible with no need for software installation).

A dedicated team to help successful set up and running of the programme:

- Our CSC Welcome team works to coordinate the administrative and technical setup of the programme.
- We are specialized in on-boarding large numbers of suppliers and providing them clear guidance.

CONTACT:

[mea.csc.welcome@bnpparibas.com](mailto:mea.csc.welcome@bnpparibas.com)  
[dl.mea.gts.implementation@bnpparibas.com](mailto:dl.mea.gts.implementation@bnpparibas.com)