



AMERICAN EXPRESS CANADA

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Looking To Unlock Hidden Value

“ We are currently undertaking a review of our manufacturing process. After that, we are going to look at a complete overhaul of our B2B supply chain process. The idea is to become more efficient and reduce our costs. ”

Rediscovering Cash Flow Management

Our most important objective is undertaking financing; we're doing that right now. The next one is growing organically and the third is entering new markets. I can't get to two and three until I get the one down.

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Moving The Needle

1/3 of respondents said that a 20% increase in working capital would have a 'significant impact' on their business.

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Mitigating Risk



Key challenges faced in the last 12 months:

- *Customer payment delays - 51%*
- *Financial troubles from existing customers leading to delayed payments - 39%*
- *Requests for extended credit - 36%*

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*Responsibility for cash flow health
is almost equally divided between
senior management (48%) and
finance (52%)*

Cash Flow Volatility

Cash Flow Improvements

Top drivers to improve cash flow

- *Meeting annual cash flow targets (44%)*
- *Paying shareholders (34%)*
- *Paying down debt (33%)*



Foreign Exchange Management



Streamlining Foreign Exchange

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Almost two-thirds pay their U.S. suppliers by cheque

When you have electronic payment systems, you know where the payments are, you know the status of all your suppliers and your customers. Apart from the visibility and efficiencies, it allows you provide better customer service and create better relationships.

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Industry Trends: Payment Strategy

Accounts Payable Pyramid





American Express Tools





Thank You

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Discussion & Questions