

Bobby

a Prudent Risk Manager

33 y.o., Logistic & Trucking Business Owner

Entrepreneur

*When invoices are delayed,
I'd rather stop supporting a project
than risk my company going
under! I'd rather pause than pile up
debt that only makes things worse.*

*I'm keeping it simple—each client,
each project, with its own budget
—is the only way I know how to
stay steady and true to my word.*



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Postcards from the field

Financial Series, no. 13 of 16



*To protect the identity of the people we met,
the name and images have been altered using AI.

POST CARD



Correspondence area

Hello, my name is Bobby and I run a logistics business working with a diverse range of clients, from state-owned enterprises to private companies. While we handle a total of 1.5 billion monthly contracts, we face a significant challenge in managing our cash flow.

I have always been cautious, keeping 50% of funds earmarked for each client's project as working capital. However, delays in invoice payments have become a recurring problem. It hampers my ability to maintain operations smoothly, especially since the operational costs, such as driver wages and fuel, cannot be deferred. This situation risks our credibility with clients, which in turn affects our future contracts.

I have tried many workarounds but when multiple invoices are delayed, I have no choice but to halt services altogether. I'd rather avoid taking on debt or further straining our cash flow.

Do you have a solution where that can allow me to operate despite the outstanding invoices?

Bobby

Address area

To:

You, one who opens
up possibilities

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about your customers?
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