

Banking relationship management

Do you negotiate with your banks as you do with other suppliers?

'The objective of banking relationship management is to create professional, transparent, long-term relationships in which the interests of your company and those of the bank are in balance'

To achieve this, the following questions need to be answered:

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| Optimal structure | 1. What is the optimal cash management and financing structure for your company? Based on a detailed analysis of both the financial position of the company (historical data, forecasts) and the environmental factors that influence it (market cycle, competitive position), the optimal financing structure and cash management structure is determined with respect to limits, costs, level of commitment, flexibility and risk appetite. |
| Negotiation position | 2. How strong is your negotiating power with the banks? Current bank charges (being the applicable tariffs and conditions) should be dependent on, amongst others, the total bank charges and your company's risk profile, as determined by your bank. ICC will help you analyse what you should be paying for the services from your banks. |
| Conditions | 3. Which conditions are feasible in a constantly changing banking market? This requires insight into the conditions applicable to comparable structures at comparable companies and detailed market knowledge. ICC works for many companies and sees hundreds of proposals a year, which enables us to provide you with a fair benchmark. |
| Realisation | 4. How can the optimal conditions actually be realised? ICC will put you in the driver's seat when banks have to be approached. The best result is achieved when a Request for Proposal is drawn up by ICC, including detailed term sheets. With this proactive approach, you company present the framework in which you want to be financed and thus create a much better negotiating position with the (prospective) financiers than if the initiative were left to the banks. |
| Quick scan | A quick scan of your conditions can be a good starting point and if there is room for improvement, this can be followed by an in-depth analysis of the structure, or full optimisation of your banking relationships. |