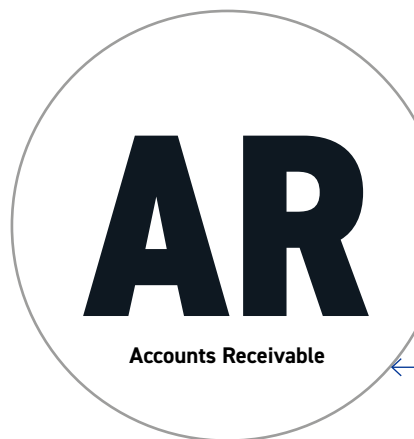


THE TUNGSTEN NETWORK

At Tungsten Network, we aim to revolutionise the payment process through the use of unique technology that brings companies closer together, maximises efficiency and improves cash flow management.

OFF NETWORK

ON NETWORK



OFF NETWORK



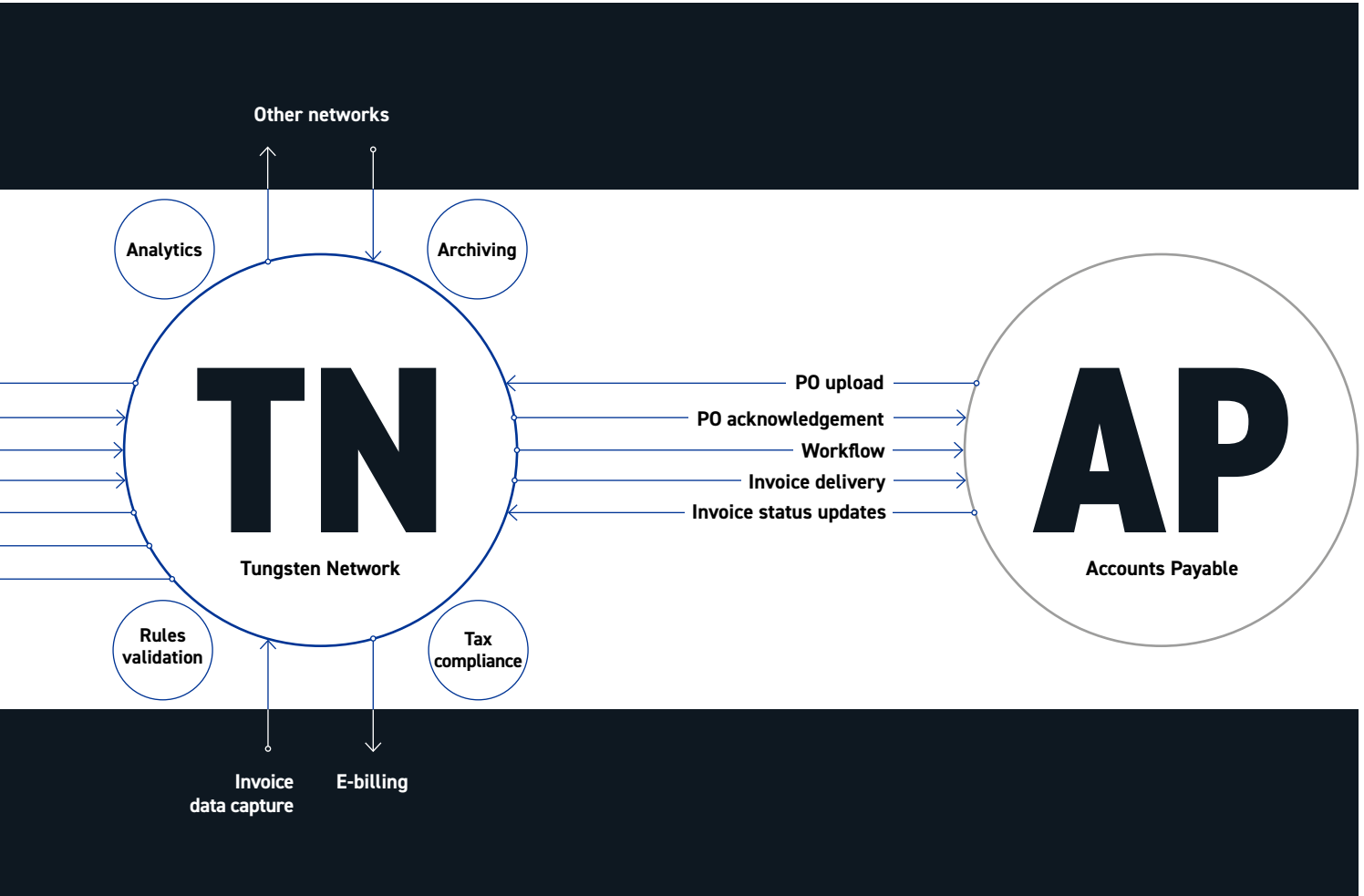
CUSTOMER TESTIMONIAL

Andrew Brown,
Managing Director, Trade Engine Ltd.

WORKING WITH TUNGSTEN NETWORK HAS BEEN FANTASTIC

"Trade Engine Ltd. began using the Tungsten Network platform for e-invoicing in January 2017, having secured a contract with a major Utility Company. We chose Tungsten Network in order to provide us with a robust and transparent purchase-to-payment process for our work under this contract, and furthermore, because we were then able to utilise Tungsten Network's Early Payment facility.

Strategic report
Governance
Financial statements



"Working with Tungsten Network has been fantastic, and made a real and measurable difference to our business. Our suppliers are all paid within 14-21 days of their completion of any job and the whole process is far more manageable than it was previously. Tungsten Network's e-invoicing platform gives us real-time information about the status of each invoice and purchase order, avoids us having to send remittance advice, and helps with our accounting. Their staff are always hands-on, helpful and proactive.

"We have gone on to secure larger contracts with the same utility company and have developed a strong reputation and gained additional clients within our industry over the past 18 months. I believe this is due to the standard and predictability of our delivery, which is in turn due to the fact that we are able to operate a quick and transparent process for our entire supply chain. We would not have been able to achieve this without Tungsten Network."

TUNGSTEN NETWORK FINANCE PRODUCTS

Funding size	Small				Large
Target market	MICRO SUPPLIERS*	SME SUPPLIERS	MID-MARKET SUPPLIERS	LARGE CORPORATE SUPPLIERS	LARGE CORPORATE BUYERS
Product	<ul style="list-style-type: none"> Line of credit Term loan (one to five years) 	<ul style="list-style-type: none"> Tungsten Network Early Payment 	<ul style="list-style-type: none"> Structured Tungsten Network Early Payment Receivables finance Pool-based receivables 	<ul style="list-style-type: none"> Structured receivables finance 	<ul style="list-style-type: none"> Supply chain finance Dynamic discounting

* £50,000 to £750,000 annual value of invoices on Tungsten Network.