

## MARKETINVOICE BUSINESS INSIGHTS SEASONAL PEAKS

UK SMEs trade all year round yet more than a quarter (27% or £548b) of their revenue is driven by seasonal peaks. The latest MarketInvoice Business Insights survey explores their preparedness and challenges in dealing with seasonal demand.

Fundamentally, they are being stretched on cash flow in meeting seasonal demands which is hindering their growth. Additionally, not enough businesses are seeking advice on how to improve their cash flow.

## WHAT IS SEASONAL DEMAND?

This refers to peaks in business activity that correspond to things like the seasons, school holidays and other religious or cultural calendar events.



## **SME PRESSURES**



Orders received in offices/factories

 ${\bf PRODUCTION\,/\,DELIVERY\,TIME}$ 



DAY 100

Goods or services delivered and invoice sent 80 DAY PAYMENT TERMS

waiting time
constricts
cash flow

DAY 180

FINALLY GET PAID



**67%** 

of SMEs are not seeking advice about seasonal spikes



**54%** 

of business owners are not checking cash flow regularly



16%

turning to invoice finance to improve cash flow





















9/10

SMES CAN'T TAKE ON MORE ORDERS **DUE TO CASH FLOW CONSTRAINTS**