

How this business uses flexible lending to manage seasonal demand

“Working with Ebury has allowed our business to grow without being shackled to traditional forms of finance. There’s no denying that this year is going to be big for us but, with this lending in place, we feel ready to meet demand.”

UK-based toy retailer



BUSINESS CHALLENGES

Founded in September 2009, the business is an award-winning toy retailer selling a wide range of popular brands. The company buys their products from toy manufacturers across the UK.

With three quarters of British toy sales occurring over the Christmas period, the business is often required to buy stock well before it is needed. In their early days, they managed all product purchases and payments to suppliers through their buying group, in order to effectively manage peaks in demand. This system allowed the business to choose between paying upfront for stock orders or extending payment deadlines by a few months.

However, as an ambitious company that is keen to grow, the business decided to focus on its independence and brand. They left the buying group and sought alternative ways to manage supplier payments.

The company initially considered traditional finance options, but was deterred by slow and inflexible bank services. The banks could not provide the business with the flexibility that they needed to meet customer demand.

EBURY SOLUTIONS

The business consequently turned to Ebury. We were able to process their request for business lending within hours of the first phone call and did not attempt to chain the business into a long-term contract.

Ebury manages their supplier payments, giving the business a flexible schedule for repayments. They can now maintain an independent status and develop direct supplier relationships, while trading efficiently through our dedicated solutions.

[The Managing Director commented:](#)

“One of the challenges of the toy retail sector is that we are constantly faced with peaks and troughs in demand, which requires a huge amount of forward planning and the ability to buy in stock before it’s really needed.

“We need to be able to provide our customers with bread and butter products throughout the year, while still meeting the spikes in demand for on-trend products.

“By working with Ebury, we have been able to smooth these bumps out, while developing relationships with our suppliers as an independent retailer.”