

## Lello:Business

Sector: Smarter Business Supplies

Description: Their aim is to save their customers money compared to their current suppliers on all of their purchases.

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**The Lello:Business team has over many years of experience and knowledge in the office stationery, printer consumables and office hardware industry. Their aim is to save their customers money compared to their current suppliers on all of their purchases, on a like for like basis.**

Lello:Business is not limited to one European wholesaler. In fact they can source products from over 30 different suppliers globally, to ensure that customers save money on each and every item they require. They base their products and pricing on knowledge, not sales targets!

Services include office stationery, print management, office furniture, digital services, IT support and supplies for the NHS, hotel and education sectors.

### The Business Opportunity and The Just Cashflow solution

Rob Cole, Director of Lello:Business started by explaining to that Lello:Business wouldn't have functioned and grown over the last 6 months without the support of Just Cashflow. This is why:

Rob joined Lello in 2017 and identified the opportunity to create Lello:Business. As a new business Rob immediately identified that in order to develop and grow they would need to build a business credit profile. As a young business with young Directors, they had a limited credit profile and this would be problematic in developing relationships with suppliers and land lenders, it was therefore crucial to the business to establish a relationship with a lender in order to build a credit profile. Rob went on to explain that this became even more important to the business as they began to attract larger clients.

Rob explained that whilst the business didn't actually need to borrow money in order to operate, it was due to the credit profiling that they contacted a finance broker to discuss the options available to them. Broker, Gillian Palmer, listened to their business needs and concluded that the /cont.

Revolving Credit Facility from Just Cashflow would provide the business with the ability to develop a credit profile, but also provide a facility allowing them to dip in and out, just like an overdraft, if and when they required it. This would mean they only paid interest on the funds as and when they drew down on facility.

The business has utilised the facility over the last 6 months to assist with cashflow in order to attract and develop relationships with large blue chip clients such as Hilton Hotels, whilst also assisting with building the business credit profile, allowing the business to purchase products and services from new suppliers and negotiate preferable rates from existing suppliers. Rob also noted that having the RCF facility in place as supported the business cash flow requirements, settling invoices on 60 days and the supplier's requirement on 30 days.

### Working with Just Cashflow

We asked Rob about working with Just Cashflow and he explained he has found the whole experience and process "easy". He went on to explain that he was impressed with the transparency at all stages, noting that everything can be undertaken online which meant the process was streamlined and hassle free. Rob noted that the introduction made to Just Cashflow via his Broker, Gillian Palmer of Lending Made Simple, gave him the confidence that the Revolving Credit Facility was right for his business. He noted that Gillian was clear in the products on offer, how they worked and the costs involved. This made the decision process simple and Gillian was always on hand if Rob had any questions.

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