3 Questions for

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In an increasingly uncertain economic environment, what are the key concerns facing finance leaders today?

CFOs are confronted with a complex equation: supporting growth while safeguarding liquidity. Payment delays remain elevated, corporate insolvencies are increasing across many sectors, and geopolitical tensions are making forecasting more challenging.
Against this backdrop, accounts receivable often represent one of a company's most significant assets. Yet they are still too often managed in a fragmented manner. Our conviction is straightforward: to turn this asset into a genuine growth lever, it must first be both funded and protected. This is precisely the value of combining factoring and credit insurance within a single, integrated strategy. For more than 20 years, Fibus has been supporting finance teams in designing and implementing these two levers and helping them maximise their benefits through dedicated digital solutions developed by our own teams.

Why is this integrated approach more effective than managing these solutions separately?

Because these three levers are intrinsically connected. Credit insurance protects receivables against non-payment and helps secure funding capacity. Factoring converts those receivables into immediately available liquidity. Digital solutions, in turn, orchestrate the entire process and optimise performance. When these arrangements are managed independently, companies often miss funding opportunities or identify coverage limitations too late.

By contrast, an integrated approach enhances visibility, enables risks to be anticipated and maximises available funding capacity. Accounts receivable therefore cease to be a purely administrative matter and become a genuine financial management and value creation lever.

What message would you like to share with CFOs who have not yet adopted this approach?

Over recent years, companies have invested significantly in managing cash, procurement and production. Yet accounts receivable often remain under-equipped, despite representing a substantial share of their liquidity.
The most forward-thinking finance leaders are no longer asking only how to fund growth. They are also seeking to protect their receivables and gain a consolidated view of both their funding arrangements and risk exposures. This is precisely what is driving the growing adoption of approaches that combine factoring, credit insurance and digital solutions. In an environment where every pound of liquidity matters, improving the management of accounts receivable is no longer simply an optimisation initiative – it has become a strategic imperative.

Diane ROY, in collaboration with FIBUS