

CHINA PROCUREMENT AGENT · CREDIT-INSURED TERMS

China procurement, *financed.*

We find and verify the factory, inspect the goods, consolidate the shipment — and pay your supplier while you take 30 to 180 days to settle.

1%	180	5	4
FEE AT $3M+ SPEND	DAYS MAX TERMS	SERVICES	REGIONS

WHAT THIS DOCUMENT COVERS

- The cash-flow gap between paying a Chinese supplier and getting paid by your customer
- The five services we run under one purchase order
- Published fees, funding cost and insurance shown separately
- How to start: scope, quote, underwriting, first order

GOOD FIT

- Annual China spend from $250k to $10M
- Repeat orders in furniture, electronics, machinery, packaging or building materials
- Buyers who need 30–180 days, not just a lower FOB price

Talk to SSDWM directly

chris@ssdwm.com · WhatsApp +86 186 7311 1621

ssdwm.com · Changsha, Hunan, China

Scan to contact

Prepared November 2026 · Indicative terms, subject to supplier verification, insurer underwriting and a signed programme agreement.

THE CASH-FLOW GAP

Your supplier wants cash. Your customer pays later.

A typical import order is 30% deposit and 70% before shipment. Cash leaves your account 45–90 days before the goods reach your warehouse — and your customer may pay on 60–90 day terms. The gap is funded by your balance sheet, your overdraft or your bank line.

01 **30% deposit, 70% before shipment**
Cash leaves your account 45–90 days before the goods reach your warehouse.

02 **Production and transit take time**
A 30-day production run plus 30 days on the water is 60 days of funded inventory.

03 **Your customer pays on 60–90 day terms**
The gap is funded by your balance sheet, your overdraft or your bank line.

WORKED EXAMPLE · $1M ANNUAL SPEND, TEN $100K ORDERS, 90-DAY TERMS

Procurement fee (1.5% of annual spend)	$15,000 / year	$1,500 / order
Funding (9.5% p.a. on $80k advanced for 90 days)	$18,740 / year	$1,874 / order
Credit insurance (0.5% of order value)	$5,000 / year	$500 / order
All-in programme cost	**$38,740 / year**	**$3,874 / order (3.87%)**
Cash freed per order, before deposit	$80,000	vs paying 100% up front

Illustration only. Funding and insurance are pass-through costs, confirmed after underwriting.

> *The constraint is rarely the order.*
> *It is the cash cycle.*

A procurement programme that matches supplier payment to your customer's payment turns a cash constraint into a financing decision — with a known cost per order.

MODEL YOUR ORDER → ssdwm.com/pricing/calculator/

THE PROGRAMME

One accountable team, from first RFQ to final payment.

Use one service, or hand us the whole programme. Every engagement is run by the same team that quotes it.

01 **Sourcing & quoting**
Specification review, factory shortlist, samples, landed-cost comparison.

02 **Supplier verification**
Business licence, ownership, export history, capacity and references before deposit.

03 **Quality inspection**
Pre-shipment inspection against the approved spec, with photo and video report.

04 **Consolidation**
Multiple suppliers, one clean shipment, re-packing and export documentation.

05 **Logistics coordination**
Sea, air or rail — quoted door-to-door, with or without insurance.

PUBLISHED FEES

Fees tier by annual China spend.

ANNUAL CHINA SPEND	PROCUREMENT FEE	MINIMUM	FUNDING	INSURANCE
<$250k	3–5% per project	$3,000 min	Not offered, or 1.0%/mo	Pass-through
$250k – $1M	2.0% of annual spend	$8,000 / yr	10–12% p.a.	0.4–0.8%
$1M – $3M	1.5% of annual spend	$15,000 / yr	9–10% p.a.	0.3–0.6%
$3M+	1.0% of annual spend	$30,000 / yr	8–9% p.a.	0.2–0.4%

Fees are annual programme fees. One-off projects are quoted per order. Funding and insurance are shown at cost.

HOW TO START

Four steps to your first *financed order.*

1 **Send the scope**

Product, specification, target volume, destination and target price.

2 **Get a quote**

We shortlist factories, compare quotes and model the landed cost and terms.

3 **Underwriting**

For credit terms, the buyer and transaction go through insurer underwriting. Typically 5–10 business days.

4 **First order**

You approve the supplier and terms; we place the order, inspect and ship.

Start with a written quote

chris@ssdwm.com

WhatsApp +86 186 7311 1621

ssdwm.com/contact/

Calculator: ssdwm.com/pricing/calculator/



SSDWM is a China-based procurement agent. Credit terms are provided under a written programme agreement and are subject to trade-credit insurance approval. We do not serve every market; all buyers are screened for sanctions, export-control and insurance eligibility before a programme is opened.
Modelled examples are illustrative, not testimonials. Fees and funding costs are confirmed after scoping.