

## CASE STUDY:

# NAGI Raw Energy Bars

## Health bar entrepreneur grows business with access to uninterrupted cash flow

Canadian entrepreneur Justyna Kozłowska worked as both a personal trainer and a massage therapist before developing and launching NAGI, her own line of healthy, high-protein snack bars - all made in Canada! Kozłowska wasn't happy with the sort of fast, ready-made snacks she could find in stores. "They were just too high in sugar, and too low in fibre and protein, to really sustain your energy."

Companies like NAGI need a constant flow of new supplies and ingredients so that entrepreneurs like Kozłowska can keep up with order production. However, like so many other small business owners, Kozłowska has clients who take upwards of 40 days to pay their invoices. "In terms of the cash flow, it's hard," she says. "You have an order coming in, but you still have to pay up front for labels and ingredients, things like that." Without cash on-hand, Justyna struggled to produce the larger orders needed to grow her business into new markets.

So in 2015, when Kozłowska heard about FundThrough, she decided to sign up. FundThrough allowed her to click a button and get her invoices paid in 24 hours — no more waiting. "Instead of waiting 40 or more days for my customers to pay, with FundThrough, I actually got the funds right then. That meant I could start production on my next run of product without delay. That made a huge difference in my ability to continue growing my sales without any interruptions,"

With access to uninterrupted cash flow, Justyna is now expanding the NAGI product line, while simultaneously expanding sales into new stores throughout Canada and the U.S.

"I used [FundThrough] to have the extra cash flow to pay upfront costs for things like raw ingredients and labeling. Now I don't have to worry about getting further in debt or incurring more interest from other sources... It just helps me. It relieves me. It gives me a peace of mind that it's okay."

**JUSTYNA K.**  
CEO - NAGI

# 7

**NEW PRODUCTS LAUNCHED**

# 60

**NEW STORES CARRYING PRODUCTS**

# 40-45

**REDUCED DAYS WAITING FOR PAYMENT**

### MAIN OFFICE

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