



Crescent Bahümán ensures security and timely receipt of funds with Infor Nexus

Crescent Bahümán was initially established as a joint venture between the Crescent Group and Greenwood Mills, Inc. The Crescent Group has solely owned it since 2001. Crescent Bahümán manufactures denim jeans for clients in Europe, Asia, and North America, producing over eight million denim jeans for Levi Strauss & Co., Express Inc., Diesel, Dressman, Best Seller, GAS, Celio, and others. Crescent Bahümán found that getting timely funding was often challenging in an environment where traditional lending practices meant that funds came at a high cost.



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“Traditional lending arrangements often consume plenty of time. It’s hard to plan for sudden, seasonal surges in export orders with traditional methods of bank lending. Government borrowing is also way too high, and this crowds out private lending and makes banks risk-averse.”

Yousaf Arshad Munir
AVP Finance, Crescent Bahümán

Improve working capital

Benefiting buyers while keeping finances under control

The Crescent Group has garnered a great reputation in Pakistan's business community, with over 60 years of experience in diversified industries such as textiles, sugar, banking, insurance, food, agriculture, and steel. For most suppliers, however, having enough working capital to run healthy operations remains a challenge. On one side, bank loans can come with undesirably high interest rates. On the other, buyers often wish to extend payment terms and thereby delay payment. This can create a situation where a supplier is completely squeezed, financially. With Infor Nexus Supply Chain Finance, suppliers can access financing programs that improve working capital while also benefiting buyers.

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Business results and efficiencies



Ensuring security and timely receipt of funds



60 years experience in textiles and other industries



8 million denim jeans in production

Crescent Bahümán began to look for alternative forms of funding. It found a solution in a cloud-based supply chain network that digitally transformed the availability and delivery of funding. Crescent Bahümán took advantage of the opportunity presented by Infor Nexus, which allowed the manufacturer to access beneficial funding programs entirely online. In particular, the Infor Nexus Supply Chain Finance Early Payment Program has allowed the company to get payment within days of export shipment receipts. The program has also allowed Crescent Bahümán to shorten its cash conversion cycle and gets its customer receipts insured.

"Crescent Bahümán has augmented its business with those buyers who are on Infor Nexus," says Yousaf Arshad Munir, AVP Finance at Crescent Bahümán. "Also, when buyers have trouble opening lines of credit, we get funding from the Early Payment Program, which ensures both security and the timely receipt of funds."

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