

# Trade and Working Capital Finance

**Presented by:**

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Confidential



- **Trade** = Daily commerce (goods and services) between Individuals, Companies, Banking Institutions and Governments both domestic and cross border.
- **Trade & Working Capital Finance** = Solutioning that can support liquidity and risk mitigation needs derived from the commerce between parties.

- Cashflow / liquidity acceleration / management solutions** = Short term loans, Overdrafts, PO Finance, Sales Invoice Financing, Solutions linked to under goods as collateral.
- Balance sheet and risk management solutions** = Letters of Credit, Guarantees (performance or financial), Short Term Trade loans linked to underlying Letters of Credit, Receivables Purchase
- Ecosystem solutions** = Supplier / Payables Finance
- Tenors** = aligned to liquidity gap needs, normally less than 1 year

# Trade & Working Capital Value Chain

Client needs vary across the working capital cycle, which can be domestic and or cross border

