

Trade and Working Capital Finance

Presented by:

Brendan du Preez

Group Director Trade & Working Capital
Finance, Equity Bank Holdings

Confidential



Trade vs Trade & Working Capital Finance



- ❑ **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.

Trade & Working Capital Finance covers



- ☐ **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

