

# Trade Finance & Supply Chain Cheat Sheet



## Why Trade Finance is Important

- Powers global trade by bridging cashflow gaps.
- Mitigates credit, political, banking & documentation risks.
- Provides tools to optimize working capital across buyers, suppliers & banks

## Risk Mitigation Tools

- **Confirmed LC** → Adds a 2nd bank guarantee.
- **Standby LC (SBLC)** → Works like a bank guarantee.
- **Factoring** → Sell receivables for immediate liquidity.
- **Forfeiting** → Sell long-term receivables.
- **Trade Credit Insurance (TCI)** → Protects against buyer default; improves lending term

## Core Trade Finance Instruments

- **Letters of Credit (LCs)** → Bank guarantees ensuring sellers get paid if terms are met.
- **Sight LC** → Immediate payment.
- **Usance LC** → Deferred 30-90 days.
- **Confirmed LC** → Extra bank guarantee for high-risk countries.
- **Bills for Collection (BCs)** → Lower-cost, higher risk; banks transmit docs but don't guarantee payment.
- **Export Credit Agencies (ECAs)** → Provide guarantees & risk cover (e.g. Afreximbank, URF, ICIC SA)

## The Trade Finance Lifecycle

- **Initiation** → Agree terms, choose instrument (LC, SCF, BC).
- **Documentation** → Invoices, BoI, certificates, compliance docs.
- **Shipment** → Movement of goods, transport docs issued.
- **Settlement** → Bank checks docs → payment released

## Supply Chain Finance (SCF) – Buyer-Led Liquidity

Think of SCF as a win-win: Buyer extends payables (DPO), Supplier gets faster cash.

Key SCF Instruments

- **Reverse Factoring** → Supplier gets paid Day 7, buyer pays Day 75.
- **Dynamic Discounting** → Buyer uses idle cash to pay early in exchange for discounts.
- **Distributor Finance** → Credit to distributors to expand inventory.

Benefits

- **Buyer** → Improves liquidity without hurting suppliers.
- **Supplier** → Faster cash at cheaper rates vs overdrafts.

## Optimal Trade Finance Mix

Blend instruments depending on risk, cashflow & cost of capital:

- **LCs** → New suppliers / high-risk countries.
- **SCF** → Regular, trusted suppliers.
- **Open Account** → Low-risk, established partners.
- **Advance Payment** → Low-value or trusted transactions

## Practical Application

- Use Usance LC (90 days) + Confirmation (UK bank) → Counterparty risk reduced.
- Integrate SCF → Suppliers paid Day 10 at 1.8% discount.
- Hedge FX → Forward contract/FX swap for USD stability.
- Digitize Docs → SaaS tools to reduce mismatches

## Negotiating with Banks

- LC Fees: Issuance (0.25-1%), Confirmation (0.5-2%), Discrepancy fees.
- SCF Terms: Discount rates (1-3%), tenor flexibility, platform access fees.

**Tip:** Strong corporates should negotiate lower SCF pricing for suppliers

# Trade Finance And Supply Chains Report Coindesk

**Lauren Gardner**



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