# **AGENDA**

# **Trade Finance Workshop**

# **Capacity Building for Banks and SMEs**

Focus on **i) optimizing the use of trade finance instruments by banks particularly serving their Small and Medium Enterprise (SME) clients**, **ii) empowering SMEs through enhanced trade finance access** and, **iii) combating Trade-Based Money Laundering (TBML) to support the growth of correspondent banking networks**

**DATE: 18th to 19th March, 2025**

**VENUE: ---------, LUSAKA, ZAMBIA**

* **Regional Insights on Trade Finance and the Market Gaps Affecting SMEs' Access to Trade Finance**
* **Strategic Planning | Brainstorming sessions**
* **DAY 2 Introduction**

**DAY 1**

**Summary**

**Audience: All participants**

| **Time** | **Themes & Flow** | **Session #** | **Session** | **Audience** | **Presenter** |
| --- | --- | --- | --- | --- | --- |
| **8:00** – **8:30** |  |  | **Registration of participants** | **All Participants** | IFC/WTO/MCTI |
| 8:30 – 9:00 | **Formal Greetings –** Participants self introduction and official opening remarks | **Session #1** | **Opening Remarks from the Organizers** | **All Participants;  Minister; MCTI; FIs; SMEs** | **In presence**:  Lillian Bwalya, Permanent Secretary – (Trade) MCTI-, Zambia; Marc Auboin (Counsellor, WTO); Nathalie Louat (Director Trade Finance, IFC)  **Virtually:**  TBC |
| 09:00 – 09:15 | **Pre-Assessment Test** | **Session #2** | **Assessment**: Helps trainer to recognize knowledge gaps, and adapt training objectives | **Banks – Compliance, Risk, Audit, Front and Sales Offices Trade Finance** | IFC |
| 09:15 – 10:45 | **Trade Finance addressing the Market Gaps --** Availability and use of (advanced) trade finance serving SMEs and Financial Institutions | **Session #3** | **Summary/Refresher of payment methods, trade financial instruments, advanced trade finance. Exchange of experiences among participants.** What payment terms are available? What are the available options for short-term working capital and trade finance solutions, with a focus on SMEs? | **All Participants** | IFC Trade Expert:  TBC |
| ***10:45 – 11:00*** |  |  | ***Coffee break*** |  |  |
| 11:00 – 12:30 | **Training**: **Tools** and **solutions** for SMEs in **trade finance** | **Session #4** | Trade Finance Options for importing or exporting SMEs to secure (i) delivery and (ii) payment of cross-border trade flows. Including Design of Contracts, Documents, Incoterms, Payment terms deep dive, financial instruments including Letter of Credit, Types of Supply Chain Finance such as (reversed) factoring, PO finance etc. Practical examples. | **All Participants** | IFC Trade Expert:  TBC |
| 12:30 – 13:00 | **Zambia Diagnostic Trade Integration Study (DTIS):** Brief overview | **Session #5** | **Review and Update:** DTISU Findings | **All Participants** | MCTI |
| ***13:00 – 14:00*** |  |  | ***Lunch*** |  |  |
| 14:00 – 14:45 | **Local Perspective:** Speed Networking Sessions | **Session #6** | Identifying Key Challenges:   * A discussion on Financing Obstacles as Perceived by SMEs and Participating Banks. * What Do SMEs need? What do Banks have to offer? * Understanding Rejection Rates and their root causes. * Analyzing the Gap and Its Barriers. | **All Participants** | WTO/IFC |
| 14:45 – 15:30 | **Wrap up:** Speed Networking Sessions | **Session #7** | Wrap-up of the Speed Networking Sessions with remarks from audience and volunteers | **All Participants** | WTO/IFC |
| ***15:30 – 15:45*** |  |  | ***Coffee break*** |  |  |
| 15:45 – 16:30 | **Global/Regional Insights and Market Gaps:** Why is Trade Finance (TF) important for trade in Zambia? |  | **International and Regional Trade Finance Solutions for SMEs**: | **All Participants** |  |
| **Session #8** | Overview I. Supply and Demand of International Trade Finance on a global level and in Africa. *Summary of Research.* | **All Participants** | WTO |
| **Session #9** | Overview II. SME Finance: *Summary of Research. Testimonials from banks and SMEs in Africa.*  Synopsis reference to **AfCFTA**, (IFC/WTO) | **All Participants** | WTO/IFC |
|  |  |  |  |  |  |
| 16:30 – 17:00 | **The African Continental Free Trade Agreement (AfCFTA):** Unlocking **opportunities** for Trade and Growth | **Session #10** | Exploring **AfCFTA**: Key Insights and advantages | **All Participants** | AfCFTA Representative in Zambia |
| **End of Day 1** | | | | | |

* **Working Capital Solutions for SMEs/Financial Management I, II, III (Audience: SMEs)**
* **Mitigating TBML risks to enhance correspondent banking networks (Audience: Banks)**
* **Overview of Cutting-Edge Trade Finance Structures (Audience: Banks)**
* **Technological innovation as a catalyst of Trade Finance Improvement (All participants)**
* **Wrap Up and Takeaways (All participants) / Closing**

**DAY 2**

**Summary**

| **Time** | **Themes & Flow** | **Session #** | **Session** | **Audience** | **Presenter** |
| --- | --- | --- | --- | --- | --- |
| **SEPARATE SIMULTANEOUS SESSIONS FOR SME’S AND BANKS UNTIL LUNCH** | | | | | |
| 8:00 – 8:15 |  | **Session #11** | **Recap Day One and Housekeeping notes Day two** | **All Participants** |  |
| 8:15 – 10:30 | **Training: Working Capital** Management | **Session #12** | **Interactive SME module I**  **Working Capital Management for SMEs:** Important as an alternative to counter lack of collateral, guarantees, ownership    **Interactive SME module II**  **Loan/Financial Management** for SMEs: (i) Refresher on principles (ii) Best practices | **SMEs** | IFC SME Expert:  TBC |
| 8:15 – 10:30 | **Training:** Knowledge and tools to address **TBML / Case studies TBML** and Roundtable around Correspondent **Banking Networks** | **Session #13** | Introduction to Trade Based Money Laundering (TBML), Controls to Prevent TBML and Red Flags  Case Studies+ Round table with Correspondents Banks | **Banks – Compliance, Risk, Audit, Front and Sales Offices Trade Finance** | IFC/ WTO |
| ***10:30 – 10:45*** |  |  | ***Coffee Break*** |  |  |
| 10:45 – 12:15 | **Training: strategies** to tackle existing market and industry challenges | **Session #14** | **Interactive SME module III**  How to develop a suitable business plan as a catalyst to orchestrate a successful loan application | **SMEs** | IFC SME Expert:  TBC |
| 10:45 – 12:15 | **Overview of Cutting-Edge Trade Finance Structures:**  SCF  *PO Finance* | **Session #15** | * A review of Supply Chain Finance (SCF) principles and their role in shaping SCF programs for exporters * *PO Finance* | **Banks - CEO, General Manager, SME/Business Banking Manager,**  **Supply Chain Finance Director, Commercial Director** |  |
| 12:15 – 13:00 | **The Current and Future Landscape of Trade Finance and Technology** | **Session #16** | **Digital Trade Finance**: Payment platform MANSA | **All Participants** | Afreximbank, MANSA expert:  TBC |
| ***13:00 – 14:00*** |  |  | ***Lunch*** |  |  |
| 14:00 – 14:45 | **Addressing Market Gaps with Trade Products:** Framework, Trends, and Utilization by Cross-Border SMEs/Traders in Zambia | **Session #17** | **Expanding on Day 1 Overview**: This module builds upon the discussions from sessions #3 and #4, providing participants with an opportunity to ask facilitators for deeper insights and specific scenarios. Topics may include risk considerations around guarantees, letters of credit, trade loans, and approaches for risk mitigation  **Digital Innovations in Trade Finance**: Exploring the impact of digitization in trade finance, covering areas such as e-commerce, digital wallets, and the application of blockchain technology | **All Participants** | IFC Trade Expert:  TBC |
| 14:45 – 15:15 | **Post-Assessment Test** | **Session #18** | **Assessment**: Measure the effectiveness of the training, assess knowledge shared, understand any remaining gaps, and lessons learned for future improvement | **Banks - Compliance, Risk, Audit, Front and Sales Offices Trade Finance** | IFC |
| ***15:15 – 15:30*** |  |  | ***Coffee Break*** |  |  |
| 15:30 – 16:30 | **Takeaways and Closing remarks** | **Session #19** | Wrap Up, conclusions and next steps | **All Participants** | WTO, IFC and MCTI |
| 16:30 – 17:00 |  |  | Completion of the survey, and delivery of the certificates | **All Participants** | WTO, IFC and MCTI |

Sessions are delivered in English Language.