Financial Innovations

- SME Needs
- Liquidity
- Credit
Financial Innovations

- SME Supply Chain Financing
Financial Innovations

SME Supplier → Products → Buyer/Exporter
Financial Innovations

SME Supplier → Products → Buyer/Exporter

- Accounts Receivable
Financial Innovations

SME Supplier  ➔  Products  ➔  Accounts Receivable  ➔  Buyer/Exporter

Accounts Receivable

Lender

Exim Guarantee
Financial Innovations

SME Supplier → Products → Accounts Receivable → Buyer/Exporter

Accounts Receivable → Funds

Lender

Exim Guarantee
Financial Innovations

SME Supplier

Products

Accounts Receivable

Buyer/Exporter

Accounts Receivable

Funds

Lender

Exim Guarantee

Funds
Financial Innovations

- Benefits to Supplier
  - Liquidates accounts receivable
  - Reduces need for credit
  - Participation in export markets
Financial Innovations

- Benefits to Buyer/Exporter
  - Reliable suppliers
  - Favorable terms
  - Enhances growth potential
Financial Innovations

- Benefits to Guaranteed Bank
  - Risk mitigation
  - Reduced capital requirements
  - Potential to expand relationships
Financial Innovations

- Supply Chain Features
  - Delegated Authority
  - Indirect Exports
  - Small Business Suppliers
Exim Bank Annual Conference

John A. McAdams, Senior Vice President, Export Finance
March 2010