

### Credendo Your partner for business in Rwanda and Tanzania 31 May 2018 FLANDERS **INVESTMENT &** Wallonia.be TRADE invest-export.brussels EXPORT by hub.brussels INVESTMENT INTRODUCTION TO THE UPCOMING MISSION TO **RWANDA - TANZANIA**



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## Credendo

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# **Source of information**



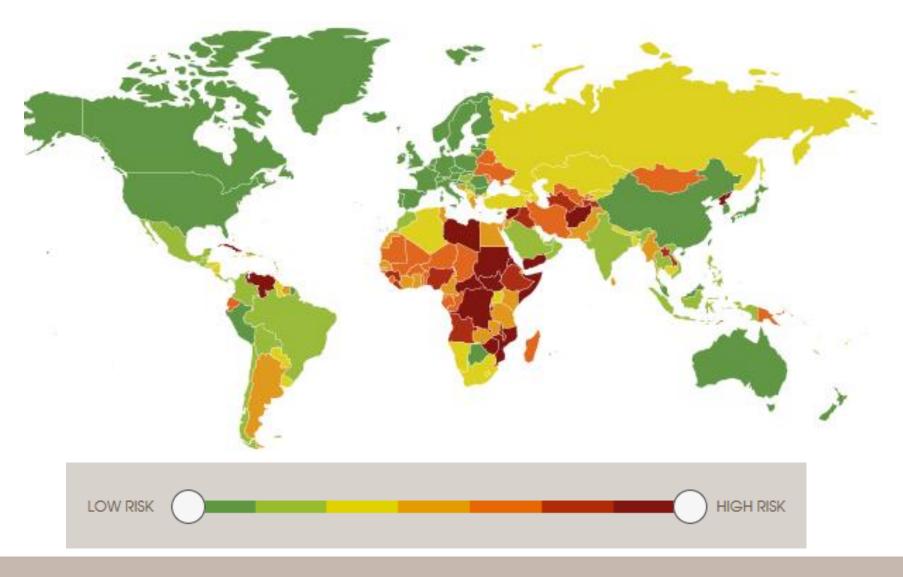
### Credendo Website

### Credendo App'

- Country risk analysis
- Credendo ratings
- Tailor-made solutions tool

### **Credendo Website** Short-Term Political risk ratings



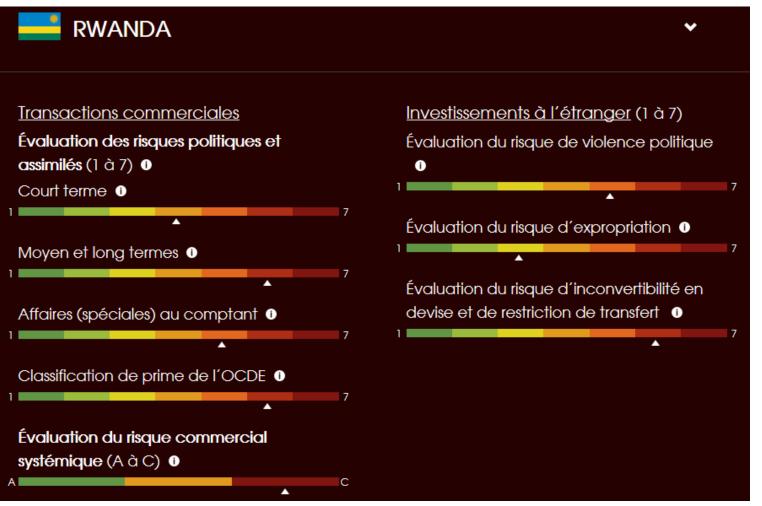


### CREDENDO

### Credendo - Country Risk Analysis

www.credendo.com/country-risk

### https://www.credendo.com/country-cover-policy

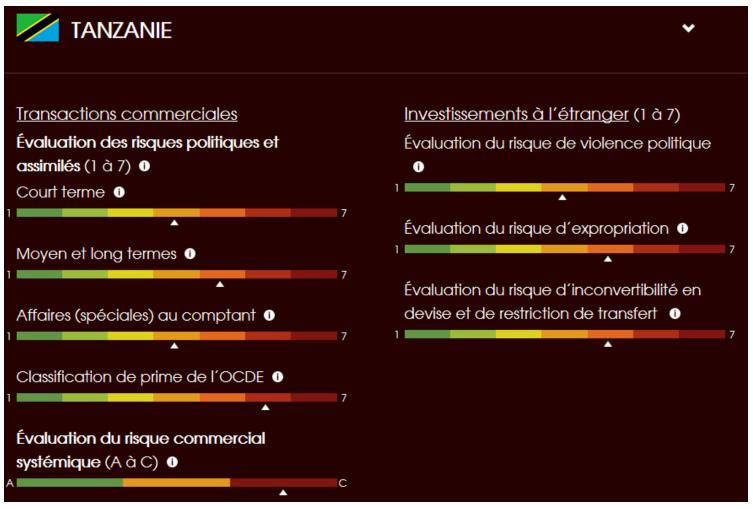


### CREDENDO

# Credendo - Country Risk Analysis

www.credendo.com/country-risk

### https://www.credendo.com/country-cover-policy



### **Credendo Website: Tailor-made solutions** Tool available on Credendo website



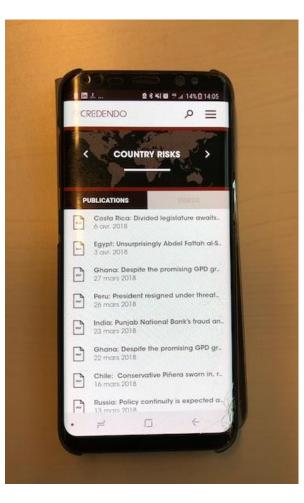






### **Credendo App'** Tool available on iPhone or Androïd





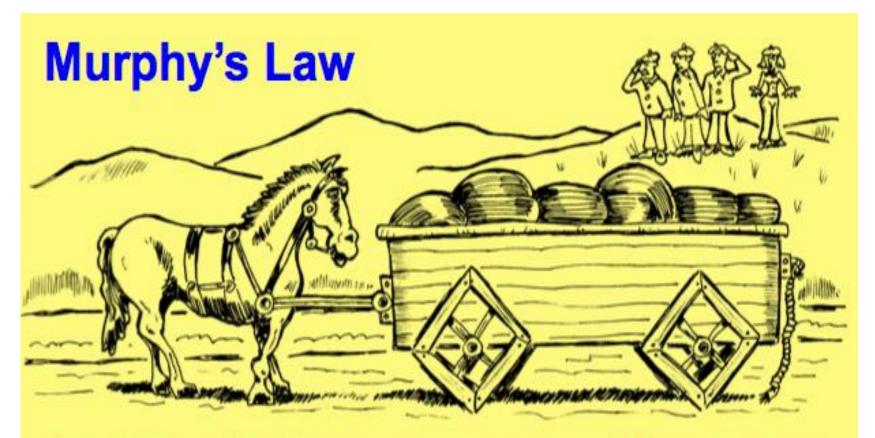


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# **What can go wrong?**

### CREDENDO



# Anything that can go wrong, will go wrong. Maybe it already has!

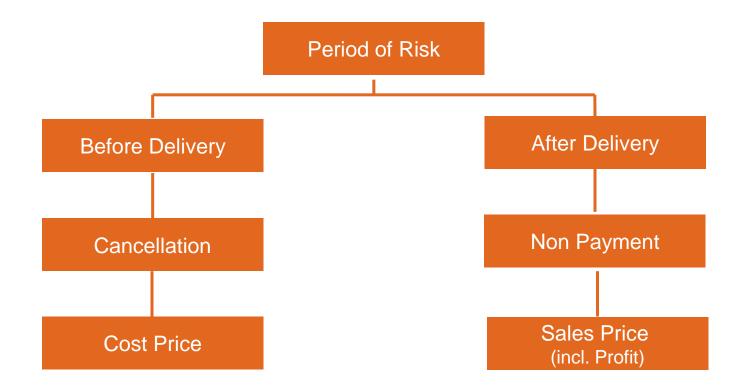
### What can go wrong?



Negotiations	Sale	Delivery	Payment
No agreement	Buyer goes bankrupt	Unable to deliver, due to	Buyer refuses to pay
Potential client does not exist / is too small	Buyer cancels the contract	war, embargo, transport issues,	(excuses) Buyer disappears
No guarantees by potential client	Buyer disappears	Goods delivered but not received : import refused, buyer does not pick up the goods,	Buyer wants to pay but : <ul> <li>is not able to pay</li> <li>(insolvent/bankrupt)</li> </ul>
No agreement on payment terms			<ul> <li>is not able to transfer the money (hard</li> </ul>
Insufficient knowledge of credit insurance & export finance		PRODUCTION COSTS	currency shortage)
NO SALE	PRODUCTION COSTS	<ul> <li>STORAGE COSTS</li> <li>REPATRIATION COSTS,</li> </ul>	<ul> <li>GOODS LOST</li> <li>REVENUE &amp; MARGIN LOST</li> </ul>

### What can go wrong?







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### Credendo

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# Source of solutions

**Credendo :** Credit insurance solutions



## Direct access to a whole suite of credit insurance solutions

From tailor-made risk cover to easier access to trade financing

### Credendo Export Credit Agency - Solutions

- 1) Credit insurance
- 2) Financing (buyer and exporter)
- 3) Investment insurance (PRI)

- Public institution
- Belgian State Guarantee
- **OECD regulations**
- Single risk (MLT)



### **Export transaction - context**

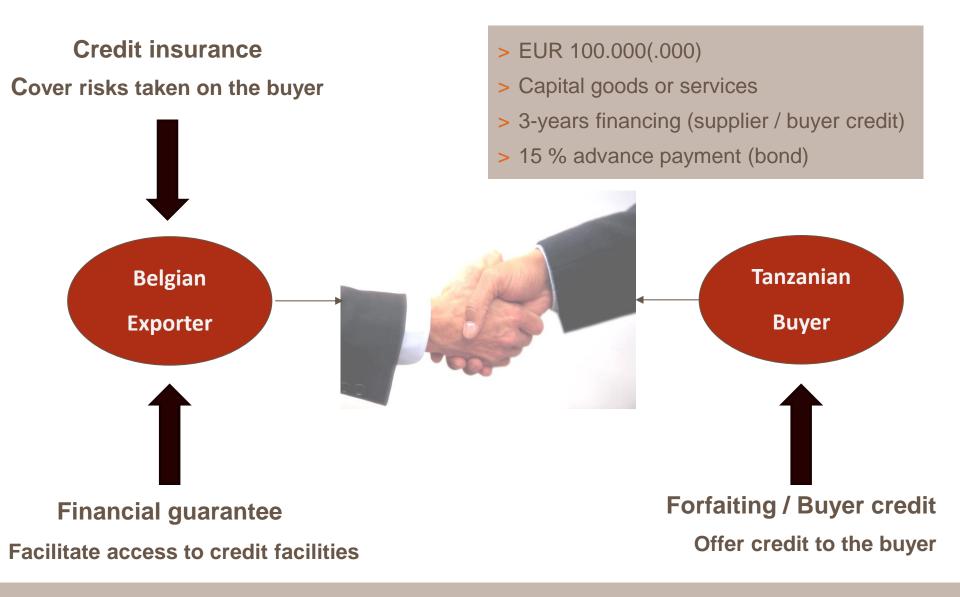




- > EUR 100.000(.000)
- > Capital goods or services
- > 3-years financing (supplier / buyer credit)
- > 15 % advance payment (bond)

### **Export transaction**





### **Investment abroad**



### **Investment insurance**

Cover the political risks

> Investment in Rwandan company

> EUR 100.000 Equity or Loan



### **Financial guarantee**

Facilitate access to credit facilities

### **Credendo ECA - Products**



Summary of the products

- 1) Credit insurance
- 2) Financing
  - Financing of the buyer (forfaiting)
  - Financing of the exporter (financial guarantee)
- 3) Investment insurance (PRI)



# **Contact details**

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# Thank you for your attention !

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# Turning uncertainties into opportunities

