

JANUARY - JULY 2022 | EDITION 17

# THE TRAILBLAZER

NEWSLETTER OF EURO EXIM BANK

**BREAKING  
NEW GROUND**

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**EURO EXIM BANK**

*Facilitating Global Trade*

Welcome back to the online edition of Euro Exim Bank's newsletter for Jan-July 2022.

This edition shares information about the latest information and news on trade finance and intriguing, related topics.

We would like to take this opportunity to touch on our recent significant milestones ; being recognised as one of the CEO Insight's Most Influential Companies, recruiting over five thousand sales force worldwide, and achieving phenomenal LinkedIn followers.

We hope you will find our newsletter fruitful and informative.

Enjoy the read!



# **CONTENTS**

**MESSAGE FROM THE CEO  
CONGRATULATIONS!  
BREAKING NEW GROUND | 03**

## **FEATURED**

**VARIATIONS IN THE TRADE SPACE  
BY DR. SANJAY THAKRAR | 04**

**EURO EXIM BANK - BETTER GLOBAL TRADE  
DR. GRAHAM BRIGHT'S INTERVIEW WITH CEO INSIGHT | 05**

## **MORE ARTICLES**

**ROLE OF TRADE AGREEMENTS IN TELECOMMUNICATIONS | 06**

**INSIGHT INTO TRADETECH\* | 07**

**DRAWING POWER OF TRADE FINANCE | 08**

**INTERNATIONAL TRADE LAW: AN INTRO | 09**

**NEW ENTRANT TO THE WORLD MARKET | 10**

**OUR LATEST ACHIEVEMENTS | 11**

## **OUR ARTICLE CONTRIBUTORS**

**THE EDITORIAL BOARD OF TRAILBLAZER**

**CONTACT US**

## MESSAGE FROM THE CEO

For almost a lifetime, the geopolitical status of Europe and trading allies and partners have been stable. But the current conflicts and their effects are devastating to all economies.

In global trade, container costs have risen sharply, escalating fuel costs affecting distribution, reduced shipping from China through COVID, cancelled air transport due to labour shortages, exchange rates falling against the US dollar - the currency of trade, and a shift of demand from luxury to essential goods. Keeping supply chains open and providing viable financial services is key to sustained business.

We strive to ease buyers' pain with local liquidity, punitive currency exchange, cashflow restraints and lack of experience in global markets by enabling deals efficiently and cost-effectively for smaller importers, looking at new sellers in alternative markets and supporting innovative low to medium-value transactions.

We have improved our trade platform and processes, looking at ever-changing regulations, recognising the dynamic sanctions applied at the local, national and global levels, and securing the source of products and underlying information relevant to each trade to ensure compliance with our clients local jurisdiction.

Today, Euro Exim Bank (EEB) works with over 5,000 sales teams and partners in over 120 countries worldwide. With our firm CSR policy, local regulator and expansion program, we continue our business growth, keep the wheels of commerce turning among the all-important Tier 2/3 corporates across the globe, and look forward to a return to a world with collaborative trade and opportunities.



**KAUSHIK PUNJANI | CEO  
EURO EXIM BANK**

Euro Exim Bank (EEB) is obligated to maintain adequate and robust Anti-money laundering, Counter-Terrorist Financing and Counterproliferation financing compliance programmes. This is mandated through Saint Lucia's Legislative Framework passed into law, adhering to strong banking acts and respecting the international banking legislature.

Training is a critical component for all institutions in the fight against fraud, corruption and suspicious activity. Accordingly, we ensure that ALL staff are trained and fully competent in these crucial areas.

We are delighted to announce that recently, two members of Euro Exim Bank staff, Branch Manager Sonia Sifflet and Customer Service Officer Becky Jn Baptiste earned the designation Anti Money Laundering Certified Associate (AMLCA) through the Financial International Business Association (FIBA) in partnership with Florida International University (FIU).

We are proud of the dedication and achievement of our team members, and their actions and recognition further strengthening Euro Exim Bank.



**SONIA SIFFLET,  
BRANCH MANAGER  
EURO EXIM BANK I  
SAINT LUCIA**



**BECKY JN BAPTISTE  
CUSTOMER SERVICE  
OFFICER  
EURO EXIM BANK I  
SAINT LUCIA**

**CONGRATULATIONS!**

## BREAKING NEW GROUND

Technology plays a massive part in international trade and is a crucial enabler for smooth trade flow. Connecting the many players in cross-border trade is currently complex, expensive, and highly disorganised, as, rather than just two parties being involved as in the case of a payment transaction, the ecosystem of trade includes buyer, seller, freight forwarder, shipper, insurer, customs, foreign exchange, issuing bank, advising bank, beneficiary bank, inspectors, road haulage etc., still heavily reliant on paper and a wet signature.

Each has its systems, logistics, service level agreements, and regulatory pressures. As a result, efforts are being made to digitise and standardise documents such as electronic bills of lading and to digitalise internal processes, making the transfer and acceptability of golden trusted records secured through blockchain technology, the rule rather than today's exception.

The International Chamber of Commerce (ICC) estimates indicate that digitising trade documents could generate £25billion in economic growth by 2024 and savings of £224billion through the uptake of the MLETR, the Model Law on Electronic Transferable Records.

Also, the key will be the further uptake of artificial intelligence and machine learning when screening documents, enabling faster KYC and due diligence checks, more precise document reading and data extraction and automatically checking and uploading into in-house systems,

Rather than roll out disruptive technology, which traditionally takes resources, expenditure, and time, we are concentrating with our internal IT experts on improving our workflow-based trade finance platform for clients today.

This enables fast document turnaround, issuance of instrument drafts, consolidation and quick retrieval of all associated data sources, creation of real-time management reports, and the exacting compliance requirements and reports for our regulator.

# VARIATIONS IN THE TRADE SPACE

- BY DR SANJAY THAKRAR | HEAD OF GLOBAL STRATEGY & LEADERSHIP | EEB

While a notable shift is seen in the payments space, our speciality sector facilitating trade between buyers and sellers is experiencing rapid change.

The most significant change is the move from notes and coins to digital stores of value and the rise of financial apps. Trust has been moved from banks holding cash to digital wallets holding digital assets, open on platforms readily accessible via smart devices.

Euro Exim Bank (EEB) efforts and focus have continued assisting buyers in finding bonafide sellers, often in new jurisdictions, looking to complement and find alternatives to fragmented supply chains concerning foodstuffs and essential goods.

We see more pressure on existing supply chains, a lack of local liquidity, and a high cost of currency exchange, specifically for US dollars. With dramatic geopolitical influences, such as the ongoing war in Ukraine, significant issues remain regarding the movement of grain and other staple foods from one of the world's largest producers. With the drop in exports, Africa imports 90% of its grain from Ukraine, which leaves a dreadful shortfall, where over 400 million people may be affected.

With high temperatures, drought, floods, poor harvests, and transport costs rising through displaced and costly containers, the critical global issues will be affordability, sustainability, movement, and delivery of basic foodstuffs. Alternative supply chains will need to be sought quickly, with the potential for Egypt and Morocco to fill the grain and energy gap on a short-term basis if routes and pricing can be guaranteed.

Linking buyers with sellers worldwide will be priorities, along with the all-important aggregators and service companies that can provide the insurance, inspection, finances, instruments, transport, and customs to facilitate the free flow of goods through an entire lifecycle of efficient global trade.

The EEB management mindset reflects and is open to reacting to the unprecedented external challenges, i.e. looking for alternative sources of finance, suppliers and transport means, collaborations and trusted partners.

With constant review across the 120 countries in which EEB operates through an effective agent and partner network, EEB looks forward to increased trade business in increasingly new sectors, supporting new jurisdictions in their efforts to import and assisting clients in working with cost-effective financial products.

# EURO EXIM BANK - BETTER GLOBAL TRADE

## CEO INSIGHT'S INTERVIEW WITH DR GRAHAM BRIGHT | HEAD OF COMPLIANCE AND OPERATIONS | EEB

CEO Insight is one of the most prestigious magazines published quarterly and subscribed to by world business leaders pursuing information on various business forces driving the world. Below is a synopsis of their latest interview with Dr Bright.

### How do you think Euro Exim Bank has affected the Trade Finance market?

As a disruptor in the market, we maintain our position through a local contact, constant training of our expanding teams, strong CSR policy and sustainability. EEB is active in not only raising company awareness of our company through digital media and TV but also providing insight into current economic issues in the trade arena. We contribute thought-leadership articles in the financial press, attend conferences and industry events, and are regularly recognised with international awards for our products and services. In these ever-changing times, we are the 'go-to' bank of choice for many smaller institutions, disadvantaged through size, volume, trade frequency and perceived poor but unproven reputation when competing on the international stage.

### What impact can you see technology having over the next 2 years within Trade Finance, and is Euro Exim Bank viewing rolling out anything to disrupt the market?

The key will be the further uptake of artificial intelligence and machine learning when screening documents, enabling faster KYC and due diligence checks, more precise document reading and data extraction and automatically checking and uploading into in-house systems. Rather than roll out disruptive technology, which traditionally takes resources, expenditure, and time, we are concentrating with our internal IT experts on improving our workflow-based trade finance platform for clients today. This enables fast document turnaround, issuance of instrument drafts, consolidation and quick retrieval of all associated data sources, creation of real-time management reports, and compliance requirements and reports for our regulator.

### What advice would you give new businesses that may benefit from your services?

It is impossible for every business to know everything, and as such, working with the right supplier, with the right product, price and people is fundamental to helping companies achieve their goals.





*"Trade patterns in 2022 are expected to reflect the increasing global demand for products that are environmentally sustainable".*  
– United Nations Conference on Trade and Development (UNCTAD)

# ROLE OF TRADE AGREEMENTS IN TELECOMMUNICATIONS

-BY S SENTHIL KUMAR | GLOBAL HEAD OF SALES | EEB

The latest data published by the International Telecommunication Union (ITU, 2021) assesses that 63% of the world's population (4.9 billion people) were using the internet in 2021. Whereas 90% of the population in developed countries was using the internet in 2021, in least-developed countries, it was only 27%. Staggering fees for internet access comparable to individual income are noticed as one of the leading obstacles to using ICT (Information & Communication Technology) services on full scale across many countries. Today, trade agreements are helping to expand the telecommunication market worldwide.

Trade agreements have contributed to the wide-ranging changes in the global telecommunications market since 2010, with the World Trade Organisation (WTO) standing at the forefront. Market access responsibilities in telecommunications services, endorsement of the WTO's Information Technology Agreement (ITA), and consolidation of the net impartiality principles in the domestic telecommunications regulatory framework are some of the substantial improvements we see today.

The WTO's Technical Barriers to Trade (TBT) Agreement also facilitates global regulatory consistency through intercommunicating and conducting conferences on international standards during the pre-implementation phase. Additionally, the WTO implements conformance of global regulatory cooperation through sound regulatory practices, equality and acknowledgement of cybersecurity regulations.

More than 120 WTO members are actively working to extend markets in telecommunications services, mostly applying to essential services such as fixed and mobile telephone communication and access and real-time information transmission. Their work comprises establishing new telecommunications corporations, foreign direct investment (FDI) in existing businesses and dispatch of telecommunications services across borders.

Trade agreements also promote regulatory centralisation, precise coordination and streamlining of conveying information and promising approaches in fields such as law enforcement, privacy, regulatory administration, fair competition and global data-sharing procedures. This step enables the cross-border interaction of information while maintaining the rights and information privileges of individuals, businesses and government institutions. Trade agreements also encourage governments to implement gold standards on data-sharing technologies to diminish market misrepresentations caused by market supremacy in digital markets.

# INSIGHT INTO TRADETECH\*

- BY MATHISHA WAHIKALA | HEAD OF DIGITAL MARKETING & COMM. | EEB

TradeTech\* is a pool of technologies that facilitate global trade to evolve more efficiently and sustainably, leading to exciting opportunities and challenges. While the term TradeTech covers a range of digital technologies, today's primary focus is on AI, blockchain, DLT and the internet of things (IoT), as they have excellent potential to improve the transparency and productivity of the global trade ecosystem.

As TradeTech usage is progressing at a fast pace today, there is a pressing need for prompt and stringent trade policymaking, and it comes with a significant challenge of policy coalition and compliance on an international scale.

Trade agreements enable international policy coordination, comprehension and general administration. They usually tend to be impartial with technology inclusions, and many current trade regulations already articulate digitalisation facets in global trade. Yet, unambiguous legal certitude regarding how these regulations must be applied successfully is still in high demand.

The World Economic Forum and World Trade Organisation have combined efforts to improve trade digitalisation management. They aim to assist the tough assignment of successful implementation of TradeTech among all entities involved in global trade today. With information from the public, private and other stakeholders in international trade, they have specified five rudimentary policy spearheads that are critical to constituting TradeTech. These are the 5- Gs of TradeTech:

1. Global data transmission and liability frameworks,
2. Global legal recognition of electronic transactions and documents,
3. Global digital identity of persons and objects,
4. Global interoperability of data models for trade documents and platforms and
5. Global trade rules access and computational law.

According to the World Economic Forum and World Trade Organisation, some of these 5-Gs are not discussed in all trade agreements or only in a few recent agreements related to transferable electronic records, automated contracts, digital tokens, and digital identity of legal and physical persons and digital goods.

Emerging technologies and digitalisation are always at the forefront of helping economies evolve and sustain themselves. These new policy frontiers can help global trade to gain tremendous momentum and ensure that as many businesses as possible can benefit from TradeTech.

# DRAWING POWER OF TRADE FINANCE

- BY USHA SUBRAMANIAM | ASST. MARKETING MANAGER | EEB

Trade finance, or export finance, refers to diverse financial products organisations use to manage global trade and commerce. In other words, trade finance is the financing of global trade flows, operating as an intermediate between importers and exporters to minimise the risks involved in cross-border transactions and improve working capital productivity in businesses.

Trade finance contains issuing letters of credit (LCs), receivables and invoice finance, credit mechanism, export finance, bank guarantees, insurance, and many more. It is used by buyers, sellers, manufacturers, importers, and exporters to support financing trading. Nearly 80 to 90% of world trade relies on trade finance.

The most notable advantage of trade finance is that it provides a clear way to organise short-term finance, is used to streamline cash flow and shields against the many risks of international trade, for example, currency fluctuations, political instability, non-payment, trade wars, and natural disasters.

The increase in safety & security requirements of trading activities, a rise in the use of trade finance by SMEs in developing countries, advanced competition, new trade agreements and swift urbanisation are the significant aspects forcing the development of the global trade finance market.

The coalescing of cutting-edge technologies connected with trade finance is also providing a boost to its market growth. These technologies foster entrepreneurs and organisations to use chatbots, natural language processing (NLP) and predictive analysis to identify new market patterns, resolve problems, foresee market demand and make informed decisions. Also, the increasing use of user-friendly electronic systems, such as optical character recognition (OCR), quick response (QR) codes and radio frequency identification (RFID) readers, to enrich the digitisation of trade financing functions is another growth-stimulating factor.

Compared to the conventional methods, these mechanisms streamline the manual document identification process and assist the progress of trade transactions. Other factors, including the opening of clearinghouses that examine the financial capacities of buyers and sellers, beneficial government policies and ascending investments in the banking, financial services and insurance (BFSI) sector, are envisioned to propel the trade finance sector in the years to come.



*"Amazon announced in June 2022 that California would see its first Prime Air drone deliveries later this year - opening cheaper and faster logistics than other shipping methods?".  
- Euronews*

# INTERNATIONAL TRADE LAW: AN INTRO

- BY SUNI SUBRAMANIAM | SENIOR MARKETING OFFICER | EEB

Recent events have shown that trade agreements need a complete transformation to administer global trade governance efficiently. International trade law is a series of laws and agreements - a global legal framework - that oversee trade among countries. Governments and businesses must follow these rules and customs to conduct business across borders.

International trade attorneys who operate in the field execute international trade law to help construct multinational agreements. They also provide details about what governments and businesses need to do to comply with rules and regulations for international trade. Many law firms in this field have offices in multiple countries worldwide to assist their clients with local and international trade laws. Trade attorneys work on many disputes concerning global trade, where the World Trade Organisation (WTO) operates as the principal arbitrator. Only sovereign nations can submit trade disputes to the WTO.

Formed in 1995, The WTO can be considered the most significant development in the evolution of international trade law. It is the sole international organisation dealing with trade rules among nations involved in global trade. It implements global trade rules and regulations, functions as a platform for mediating trade agreements, fixes trade disputes among its members and supports the needs of developing countries. A conflict occurs when a member government considers another member government is breaching a WTO agreement. The complaining member must present a 'request for consultations' to WTO specifying the terms presumed to be in breach.

The United Nations Commission on International Trade Law (UNCITRAL) also plays a prominent role in assembling a global legal framework to enable the progressive synchronisation and modification of international trade law among nations. UNCITRAL does this by designing and fostering the usage and ratifying of legislative and non-legislative mechanisms established in commercial law. UNCITRAL content is created via an international process involving various participants from across the world. To enforce its directive and to streamline the exchange of statements and information, UNCITRAL harbours close connections with global and regional organisations, both inter-governmental and non-governmental. These entities are active groups in UNCITRAL programs and the field of international trade and commercial law.

# NEW ENTRANT TO THE WORLD MARKET

- BY KAVYA HERATH | DIGITAL MEDIA COORDINATOR | EEB

Thanks to remarkable technological progress, innovative medical goods and services frequently join the world market and contribute to global health. It was more evident than before during the COVID-19 crisis.

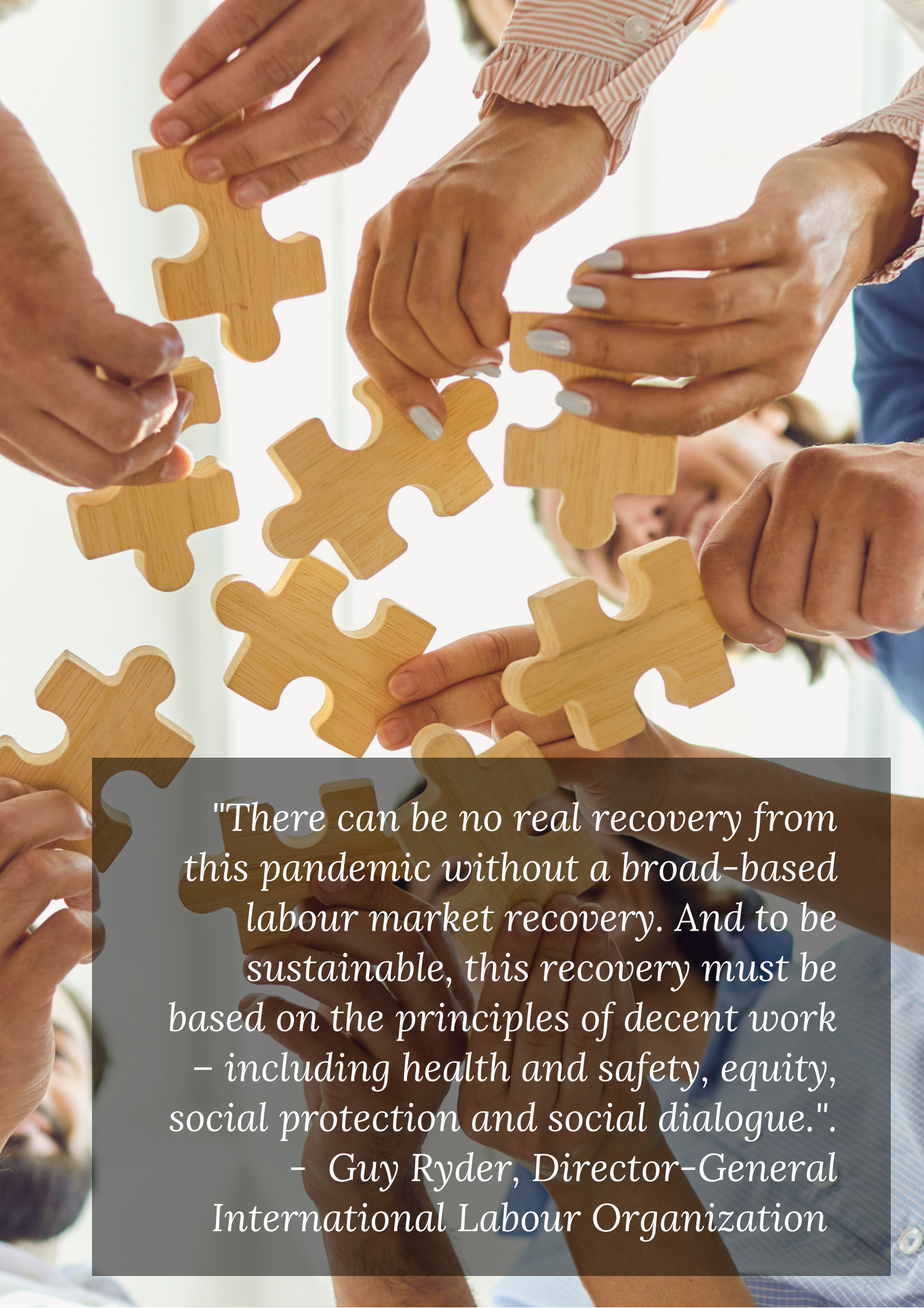
This article looks at how technology has enabled us to combine trendy fashion and medical examination.

Can a tattoo measure your blood oxygen levels when you exercise, count your blood glucose level any time of the day, or watch your vulnerability to toxins from the external environment?

Researchers from the School of Engineering at Tufts University, Massachusetts, USA, have developed unique implantable sensors that can check blood oxygen levels. It presently takes the shape of a miniature thin-film disc that gets surgically inserted underneath the top layers of skin - just like a tattoo. This film is made with fibroin; an absorbent gel derived from silk proteins. Fibroin is biodegradable, compatible with biological tissue, and does not alter the chemical properties of any substances added. The substance added for this medical breakthrough is called PdBMAP, which illuminates when opened to the light. These detectors can screen blood oxygen variations by illuminating when opened to specific light sequences. The non-malignant 'tattoo' drawn from this gel changes colour in response to oxygen levels - brighter or fainter. As the oxygen level increases, the time of the glow declines. Based on how it is made, the sensor will benignly fade away within the body from a few weeks to a year.

We can foresee numerous scenarios where this tattoo-like sensor under the skin can be highly beneficial. The significance of tracking oxygen levels in patients had raised awareness among the public of the COVID-19 pandemic, where patients had to be admitted for clinical treatment when their oxygen levels became seriously low. Diabetic patients, for example, need to draw blood to check glucose levels, mostly daily. The researchers believe in making monitoring blood glucose levels more manageable where all the medical practitioners need to do is glow a lightwave over a stylish wrist tattoo, for instance.

This novel sensor can benefit patients with chronic medical issues by observing several of their blood corpuscles simultaneously.



*"There can be no real recovery from this pandemic without a broad-based labour market recovery. And to be sustainable, this recovery must be based on the principles of decent work – including health and safety, equity, social protection and social dialogue."*

*- Guy Ryder, Director-General  
International Labour Organization*



## CEO INSIGHT'S RECOGNITION

"Trade finance provides the instruments and products used to oil the wheels of international trade. Marked by swift issuance procedures, Euro Exim Bank ensures time spent on process and documentation is reduced to a minimum, meaning they are a beacon of hope and oasis of calm in the sometimes challenging jurisdictions their corporate trader clients operate in. Connecting the world through the creation and remittance of letters of credit, standby letters of credit, bank guarantees and performance bonds, Euro Exim Bank also constitute a market leader in real-time borderless frictionless payments, whether in fiat or cryptocurrency".

- CEO Insight's Most Influential Companies | June 14, 2022

## EURO EXIM BANK'S GLOBAL SALES FORCE

We are building the largest sales force for trade finance on the planet. As a part of our global expansion program, we are developing a network of agents and partners supporting local buyers for complete trade service offerings in multiple jurisdictions on a global scale. Through our international relationships, we can now offer services through over 5,000+ registered agents to businesses in over 120 countries, making us one of the largest trade services providers worldwide, with a specific focus on serving alternative and emerging markets and opportunities across Africa and Asia continents. We are on a steady path to building strong relationships, trust, and confidence with the buyers to ensure we meet client expectations and handle repeat business.

## 23,000+ LINKEDIN FOLLOWERS

We have exceeded a significant milestone by reaching an incredible number of followers on our LinkedIn page. It resulted from exceptional teamwork that we have accomplished in a short period and reminisced our increasing brand awareness in the trade finance industry. We look forward to welcoming new followers and continuing to grow Euro Exim Bank's LinkedIn community. Head over to our page via - [https://www.linkedin.com/company/euro\\_exim\\_bank/](https://www.linkedin.com/company/euro_exim_bank/)

## OUR ARTICLE CONTRIBUTORS

Dr Sanjay Thakrar is an experienced Business & Trade Professional spearheading the Strategic Investments and strategy team at EEB. He is a leading knowledge source on the creation and issuance of trade finance documents, such as Letters of Credit, Bank Guarantees, Standby Letters of Credit and indemnity documents. Sanjay is also well versed in SWIFT systems and operations and was a major contributor to the technology and specification of an innovative Trade Finance workflow platform. With extensive supply chain experience in trade finance, payments, funds, front-to-back office systems, compliance and operations, he is a regular attendee at worldwide trade conferences.



Dr Graham Bright (Head of Compliance and Operations of EEB) is an experienced industry professional from a financial services & system vendors background. His extensive career of over 35 years (including 20 years at SWIFT) covers global industry utilities, regulators and specialist financial institutions in sales, supporting and consulting on business solutions across the financial sector. Graham is a regular contributor to leading trade journals (GTR, TFR), with published articles in Financial Technology and Trade Finance magazines. He is also a regular speaker at international trade conferences.



## OUR ARTICLE CONTRIBUTORS

S. Senthil Kumar is the Global Head of Sales of EEB, handling entire South Asia and Mena from January 2015. He has extensive experience in the spheres of business development, sales and marketing in diverse industry segments such as Financial Products and Services, Trade Finance, IT Systems, Business Process Re-engineering and ERP across South Asian Markets interacting with SME and Mid Corporate and Large Corporate target audiences. Senthil thrives at increasing EEB's productivity to achieve desired results and is an expert in creating global expansion strategies to build markets rapidly.



## OUR ARTICLE CONTRIBUTORS GLOBAL MARKETING TEAM

Mathisha Wahikala (Head of Digital Marketing & Comm. of EEB) is a marketing professional with over 20 years of experience in strategic and digital marketing gained from leading Australian, UK, Dubai and Sri Lankan conglomerates. While working on various facets of the above two epitomes in marketing, she has also gained lengthy experience in brand management and corporate administration. Mathisha holds an academic degree in Master of Business Administration from the University of Southern Queensland, Australia, and a Postgraduate Diploma in Professional Marketing from the Chartered Institute of Marketing, UK.



Usha Subri (Asst. Marketing Manager of EEB) is a professional marketer with over 08 years of experience in sales and digital marketing. She worked with advertising agents, press and direct clients to implement full-fledged marketing campaigns on behalf of the employers. Usha had the opportunity to exploit her skills among a wide range of industries including construction, interior designs, trade finance, information technology, and fast foods. Usha is currently studying for her MBA from the University of University of Suffolk, UK. Her favourite past times are reading and photography.



## OUR ARTICLE CONTRIBUTORS GLOBAL MARKETING TEAM

Sunandini Subri (Suni) is the Senior Marketing Office of EEB and has 28 years of experience in the field of sales & marketing, with the last three years in Digital marketing. She has been working in a managerial capacity in the printing field for over 15 years. During her career she managed several projects for her company which included managing clients based in the UK & Europe, managed the marketing dept, and operational management. Suni is a avid reader, immensely interested in learning about cultures of other countries, English literature and kinesthetic learning.



Kavya Herath (the Digital Media Coordinator of EEB) started her career in graphic designing and social media marketing. She has been with the team for the last four years. Kavya has a keen eye for creating and implementing successful social media programs. She pursues her education at the University of Falmouth, UK in the field of Fashion Designing. During her spare time Kavya works on creative artwork, modelling and lavishes her time on her pet dog bool.



## THE EDITORIAL BOARD OF TRAILBLAZER

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Dr Sanjay Thakrar | Head of Global Strategy & Leadership

Dr Graham Bright | Head of Compliance and Operations

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