

TRADE CREDIT ENABLER (TCE)

Placing your business on the world map

SUPPLIER CREDIT

For many businesses, trade credit is an essential tool for financing growth. Trade credit is the credit extended to you by suppliers who let you buy now and pay later. Any time you take delivery of materials, equipment or other valuables without paying cash on the spot, you're using trade credit.



Objective of TCE

- In summary, the main objective of this product is as follows:
 - Enable greater access to trade credit from both domestic and international suppliers
 - Allow local companies to be in the database of the world's leading credit insurers
 - Provide domestic players the opportunity of being assessed by and graded by these international agencies

Methodology & Process

- It will involve provision of a detailed report covering the following:
 - Business overview
 - Environmental scan
 - Economic and sector analysis
 - Competition analysis
 - SWOT Analysis
 - Financial risk analysis
 - Review of 5-year financial performance
 - Financial analysis
 - Ratio analysis
 - Graphical analysis
 - Future evolution
 - Vision/Objectives
 - Balanced Scorecard & strategies
 - Financial forecasts
 - Payment behaviour towards suppliers
 - Payment track records
 - Payment habit & behaviour
 - Risk Assessment
 - Industry risk
 - Management risk
 - Security risk
 - Qualitative risk barometers
 - Overall credit risk (insolvency risk and default risk)
 - Credit scoring
 - Credit risk opinion
 - Credit worthiness
 - Credit limit
 - Payment terms
 - Credit limit approval by leading credit insurers
 - Recommendation to improve credit limit from credit insurers (if required)

Partners



For additional information, visit www.strategicinsight.mu