



Training on International Trade for SMEs

 13 NOVEMBER 2023  CROWNE PLAZA, VIENTIANE, LAO PDR





Welcome Remarks

Sonomi Tanaka

Country Director, ADB Lao Resident Mission



GROUP PHOTO



Introduction to ADB TSCFP

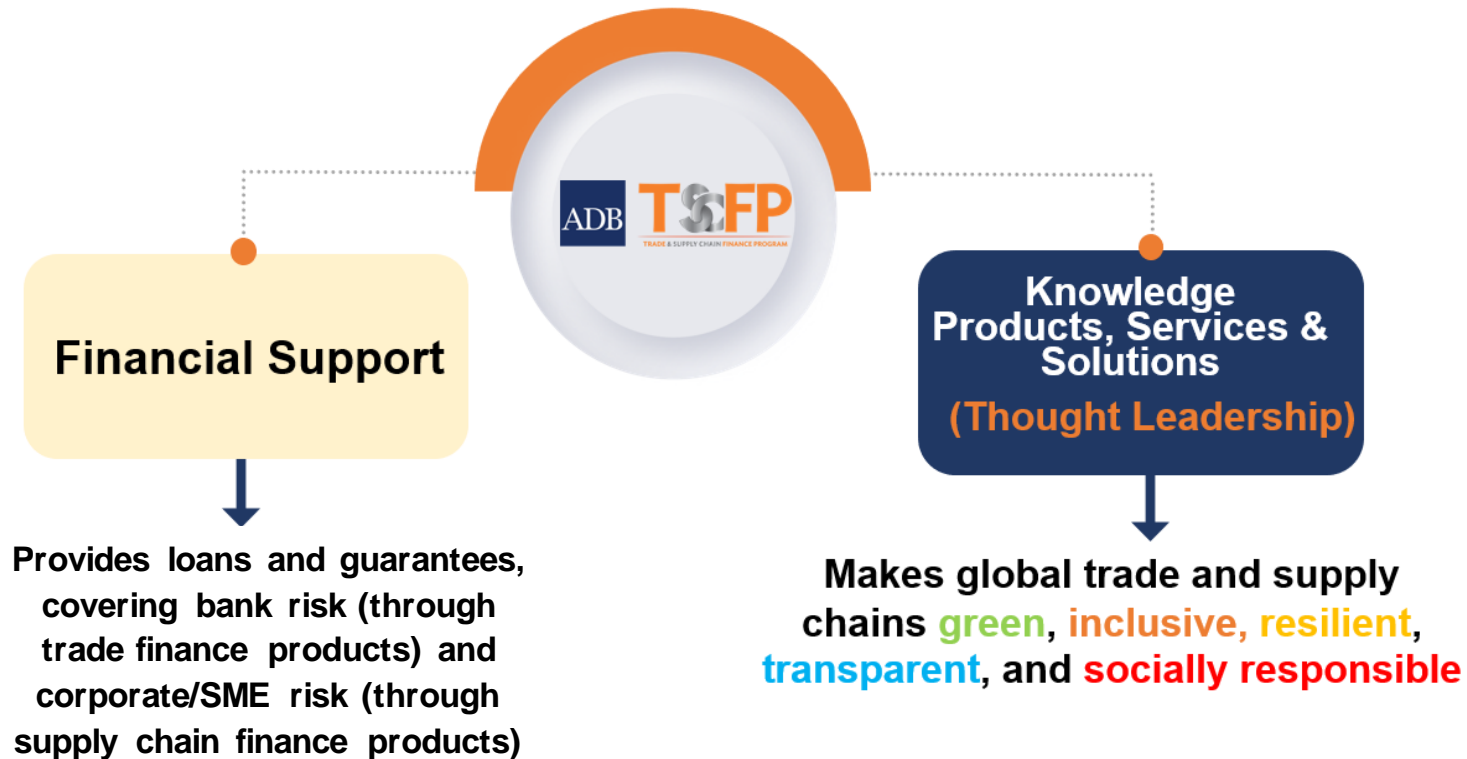
Roberto Leva

Investment Specialist, ADB TSCFP

Trade and Supply Chain Finance Program

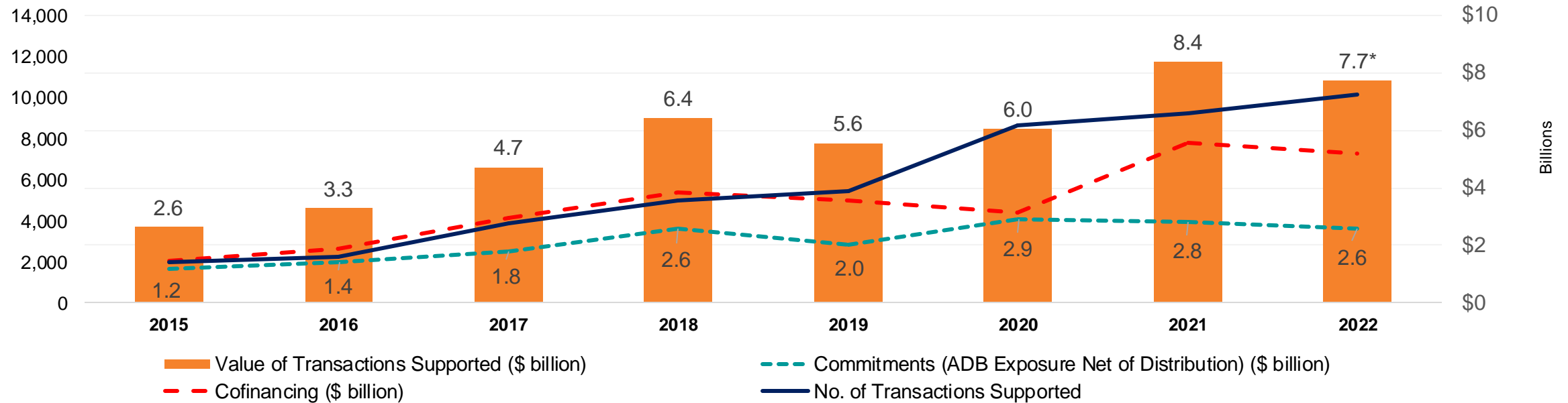
The UN Addis Ababa Declaration underlines how trade and supply chain finance help achieving Sustainable Development Goals by:

- Reducing the global trade gap, currently estimated at \$1.7 Trillion by the “2021 Trade Finance Gaps, Growth, and Job Surveys”*;
- Supporting SMEs and midcap firms (represent 40% of rejected transactions); and
- Promoting Women-owned firms (70% of applications totally or partially rejected)



- www.adb.org/publications/2021-trade-finance-gaps-growth-jobs-survey
- [ADB backs supply chain financing for small, medium enterprises | ABS-CBN News](#)
- [To Support Global Supply Chains, We Need to Help Small Businesses](#)

TSCFP Growth (2015-2022)



| Value of Transactions | No. of Transactions | Cofinancing | SMEs supported | Intra-regional Trade | DMC to DMC ¹ Trade |
|------------------------------------|-----------------------------------|------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| 2022 \$7.7B* | 2022 10,115 | 2022 \$5.2 B | 2022 6,300 | 2022 5,700 | 2022 2,600 |
| 2015-2022 \$44.8B | 2015-2022 46,500 | 2015-2022 \$27.5B | 2015-2022 27,400 | 2015-2022 29,900 | 2015-2022 11,000 |

¹ Developing Member Country (DMC) in ADB refers to a country that is eligible to receive financial and technical assistance from the bank.

Fragile and Conflict-Affected Situations (FCAS) Countries

These are regions or countries that are characterized by significant challenges related to political instability, conflict, and fragility.

Lao PDR (with 11 others that ADB classifies FCAS)

In our most vulnerable countries, ADB's assistance is not performing up to par

- These countries have the most challenging and complex conditions for development
- Business-as-usual operations that work elsewhere are not succeeding

At the core of ADB Strategy 2030 a comprehensive framework to address the last frontier of development

ADB differentiated approach – recognize and embrace complexity and specificity:

- Context Sensitivity
- Targeted capacity building and technical assistance
- Resource commitment
- Partnerships

Assistance is designed with a specific context to each country
Understanding that context is paramount to our engagement



Introduction Trade Finance

Vincent O'Brien
Director, ICC UAE

Roger Packham
Relationship Manager, ADB TSCFP



Training on International Trade for SMEs

Vincent O'Brien

Director, ICC United Arab Emirates

Associate Director, Institute of International Banking Law & Practice (IIBLP)

Hi there!
I'm MR. VIN
From Ireland

Hi there!
I'm MS. LAWAN
From LAOS





Irish Pure Beauty and Lao Brilliance & Happiness

Irish Pure Beauty is an Irish high tech aqua company that produces advanced water purification systems . The systems use advanced electronic process which causes soil and dirt particles in water to temporarily sink leaving 95% of water containers with clear pure water.

The fastest growing market sector is in fitness centres where premium water attracts premium prices. A new market has opened up in emerging markets where it can be difficult to secure clear fresh water for household families.

The Irish Pure Beauty company exports mostly to Europe with a small proportion of product sales going to USA. The Irish company also has two customers in Vietnam, and one customer in Cambodia. A new sales Director Mr. Vin has been appointed to develop sales for the Irish company to emerging markets.

Despite objections from senior Directors Mr. Vin decides that Laos is a market of opportunity for the Irish Company and he organises a field visit to Vientiane, Laos.

Mr. Vin is now Vientiane. Laos.

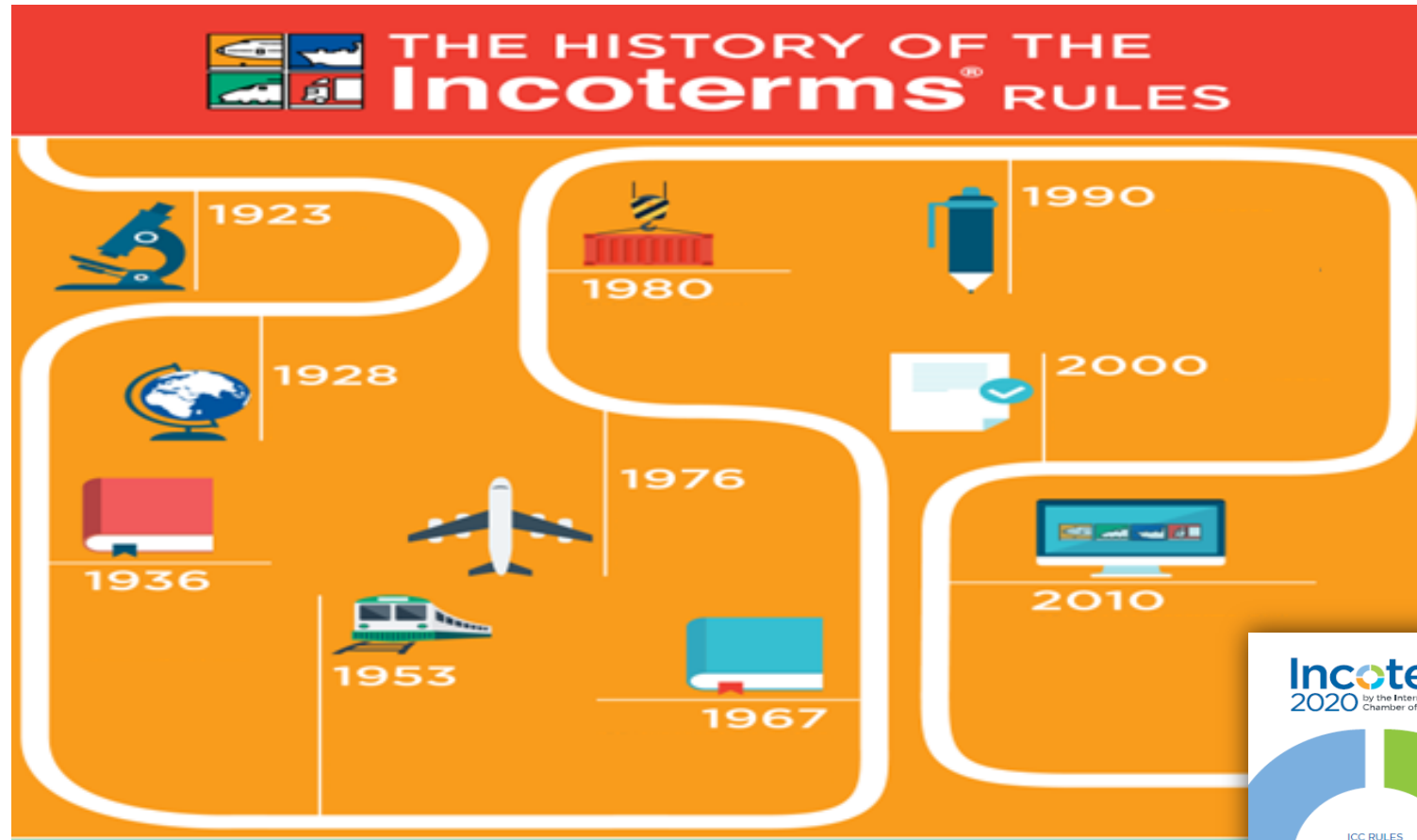
He has organised a meeting with Ms. Lawan of Lao Brilliance & Happiness in Vientiane who has expressed interest in purchasing one consignment of 10 units provided satisfactory terms and conditions for a contract can be agreed.

What are the key issues to be discussed and agreed
between Mr. Vin & Ms. Lawan?

Incoterms



History of the Incoterms Rules





1. **EXW**
2. **FCA**
3. **FAS**
4. **FOB**
5. **CFR**
6. **CIF**
7. **CPT**
8. **CIP**
9. **DPU**
10. **DAP**
11. **DDP**

INCOTERMS 2020



ARTICLES IN INCOTERMS® 2020 RULES

| Obligations of the Seller | | Obligations of the Buyer | |
|---------------------------|--------------------------------|--------------------------|--------------------------------|
| A1 | General obligations | B1 | General obligations |
| A2 | Delivery | B2 | Taking delivery |
| A3 | Transfer of risks | B3 | Transfer of risks |
| A4 | Carriage | B4 | Carriage |
| A5 | Insurance | B5 | Insurance |
| A6 | Delivery/transport document | B6 | Delivery/transport document |
| A7 | Export / import clearance | B7 | Export / import clearance |
| A8 | Checking / packaging / marking | B8 | Checking / packaging / marking |
| A9 | Allocation of costs | B9 | Allocation of costs |
| A10 | Notices | B10 | Notices |

First Published in 1936

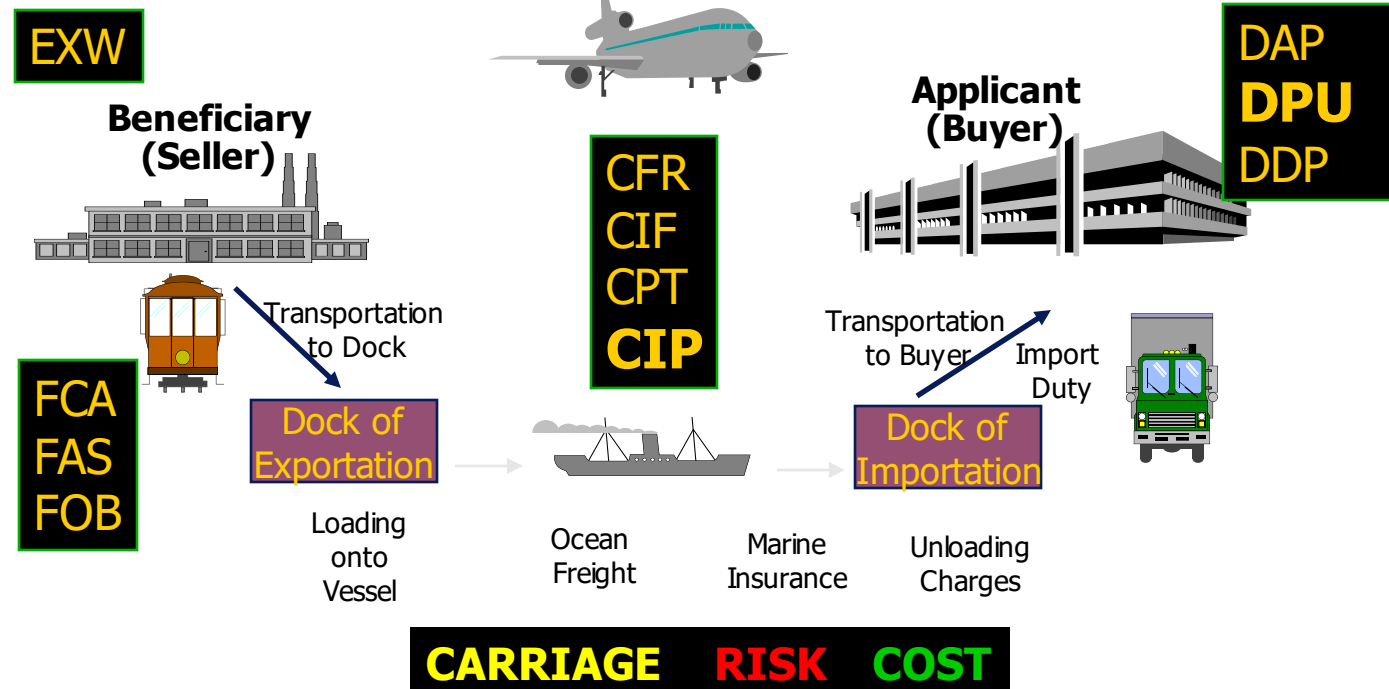
International Rules



1936 – 1957 – 1967 – 1974 – 1980 – 1990 – 2000 – 2010

INCOTERMS

...international contract terms



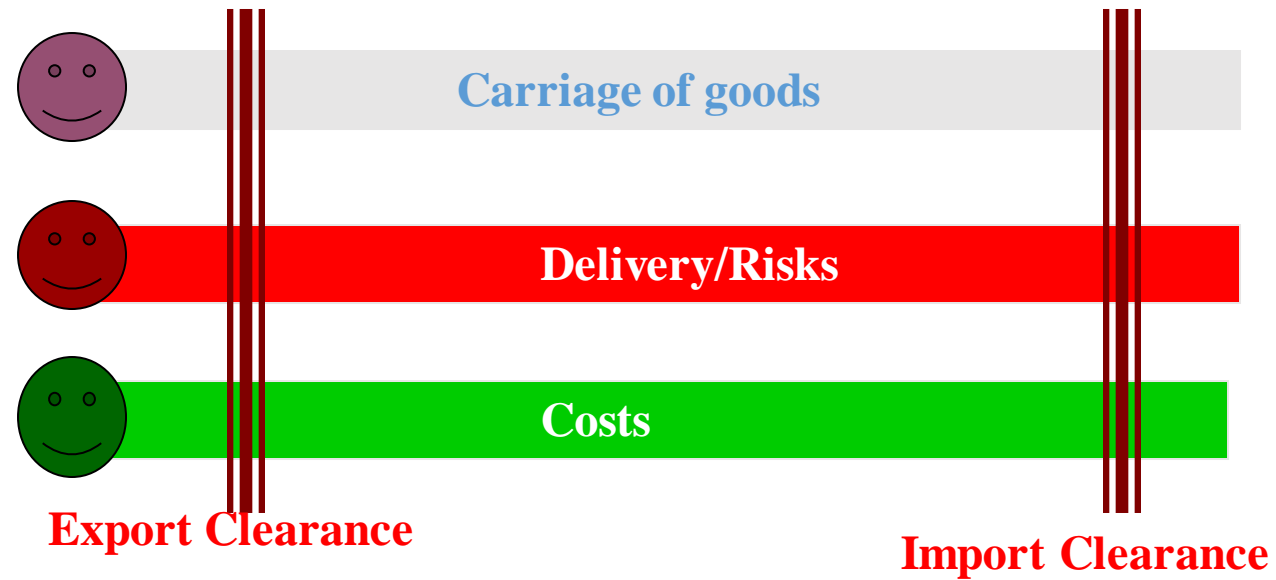
Risk?

RISK?



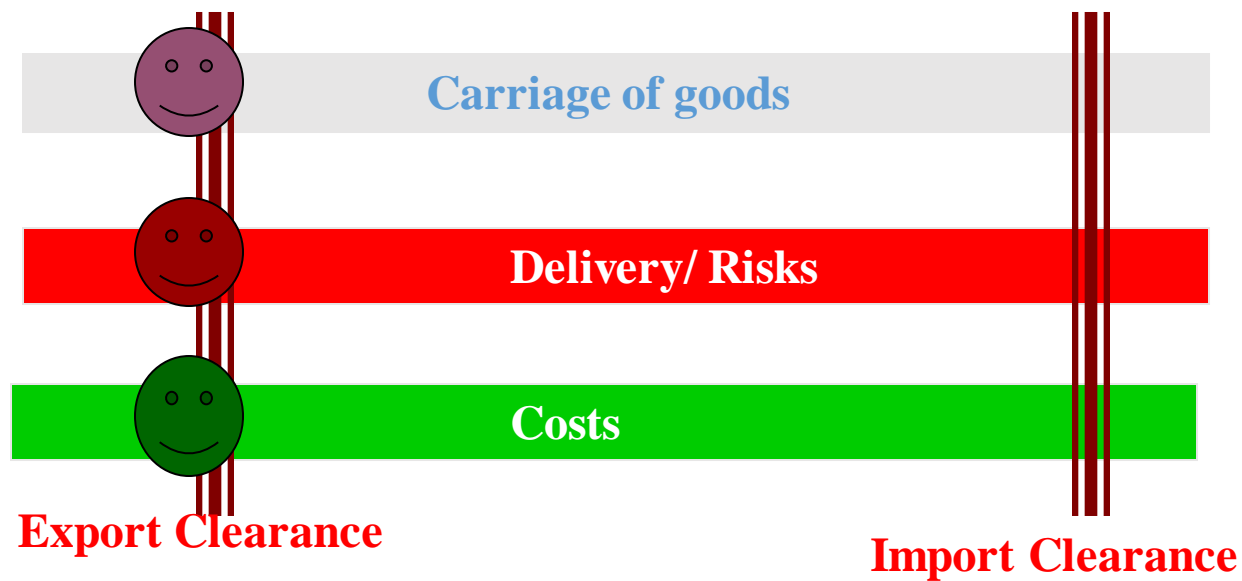


EXW (..named place)



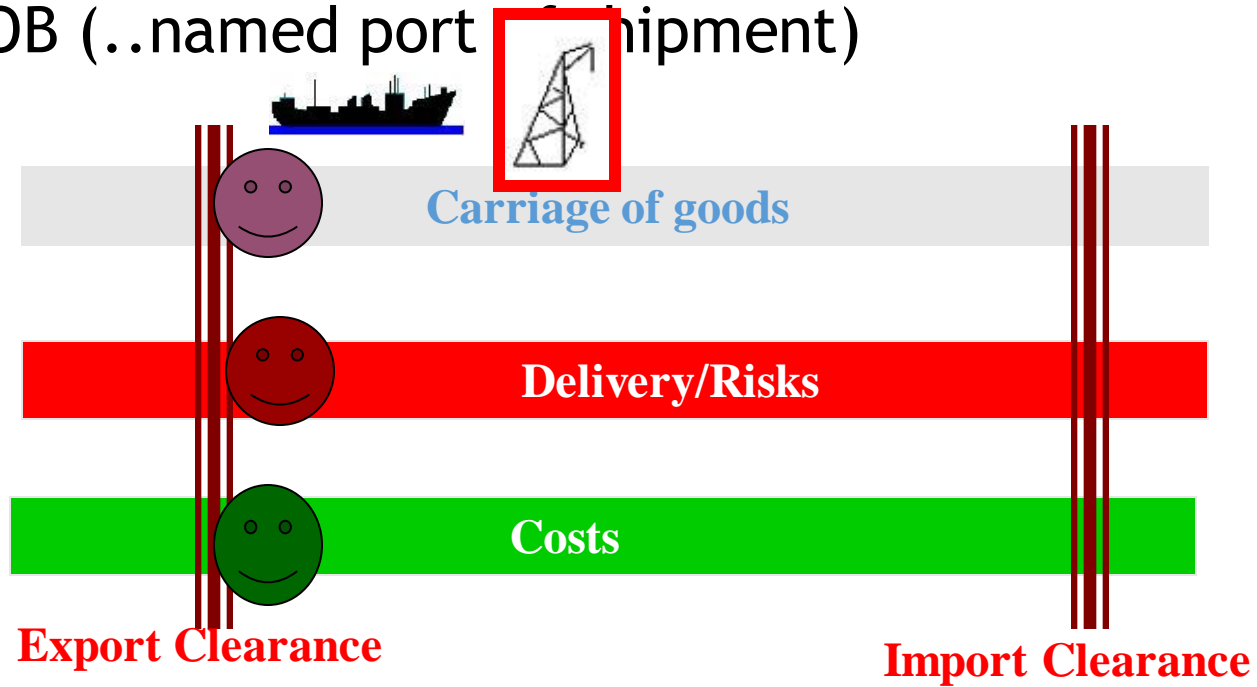


FCA (..named place)



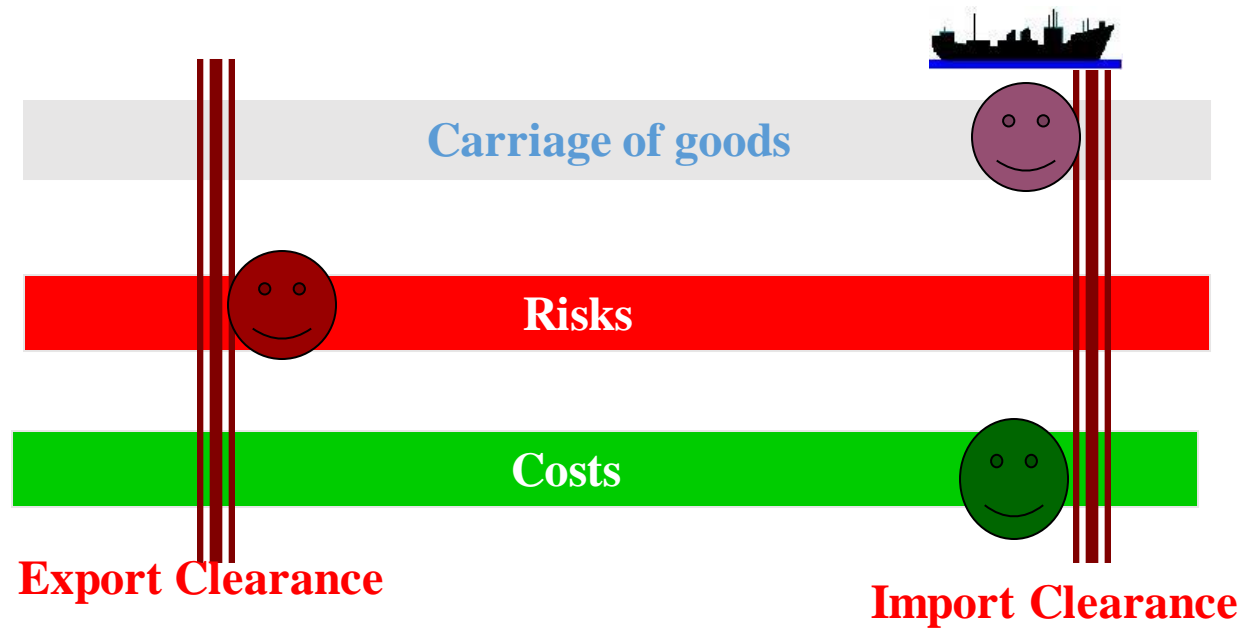


- FOB (..named port of shipment)



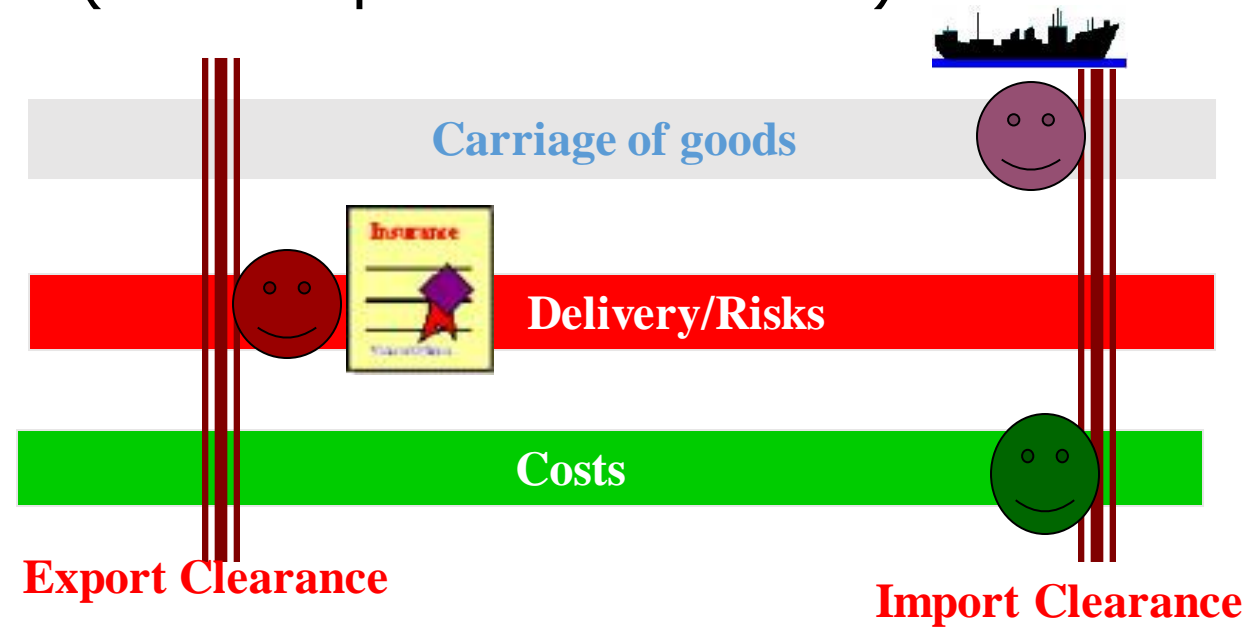


- CFR (..named port of destination)





- CIF (..named port of destination)



This COVID-19 is problematic for us!

We shipped on the basis of CIF **PORT B** (INCOTERMS 2020) in line with your advices at seminars.

The goods were loaded on board the vessel **VIN** at **PORT A** for destination **PORT B**

The problem is that due to lockout at port of destination the goods could not be unloaded and the buyer is suffering acute delay in delivery of the goods, plus demurrage etc.

The buyer has holding back payment due to Force Majeure at the port of discharge which he says is unexpected and beyond his control as it is state driven lockdown for health purposes.

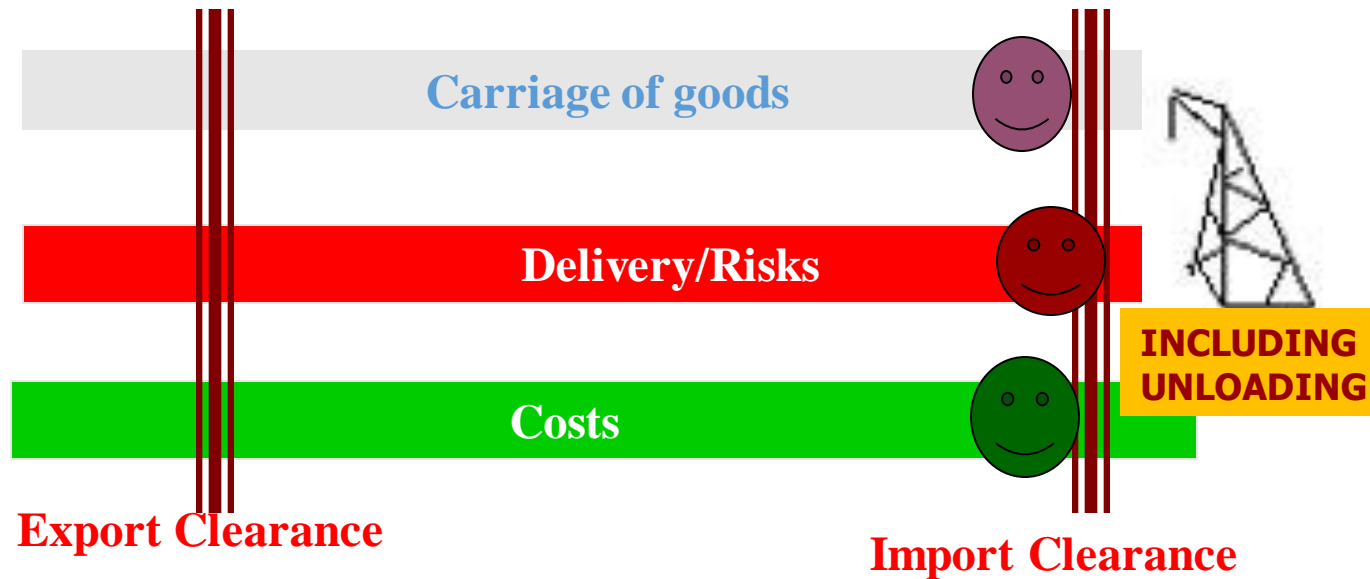
What can I do as if goods not delivered and we will lose payment rights?

Aashi

EXW - FCA - CPT - CIP - DAP - **DPU** - DDP - FAS - FOB - CFR - CIF



DELIVERED AT PLACE UNLOADED



Methods of Payment



EXPORTER



IMPORTER



EXPORTER



IMPORTER

The Role of Documents in International Trade.

- Evidence of specific fact or action.
- Presentation of Documents (evidence) to banks under Collections or Letters of Credit.



Documents

Financial or Commercial



COMMERCIAL
INVOICES

PACKING
LIST

CERTIFICATE
OF ORIGIN

INSURANCE
CERTIFICATE

TRANSPORT
DOCUMENTS

Hi there!
I'm MR. VIN
From Ireland

Hi there!
I'm MS. LAWAN
From LAOS



Common Payment Methods

Roger Packham
Consultant

November 2023

- Payment in Advance
- Open Account
- Documentary Collection
- Documentary Credit (L/C)

Basic Considerations:

- Commercial/Credit risk
- Country/Political risk
- Control of merchandise/goods
- Relationship between trade partners
- Track Record
- Fraud

- **Manage cash flow** impact of international transactions by improving management of working capital
- **Speed up collection** of export receivables
- **Get longer supplier credit terms**
- **Minimize risk exposures** arising from international trade
- Use secure communication platforms to help **reduce the risk of fraud**

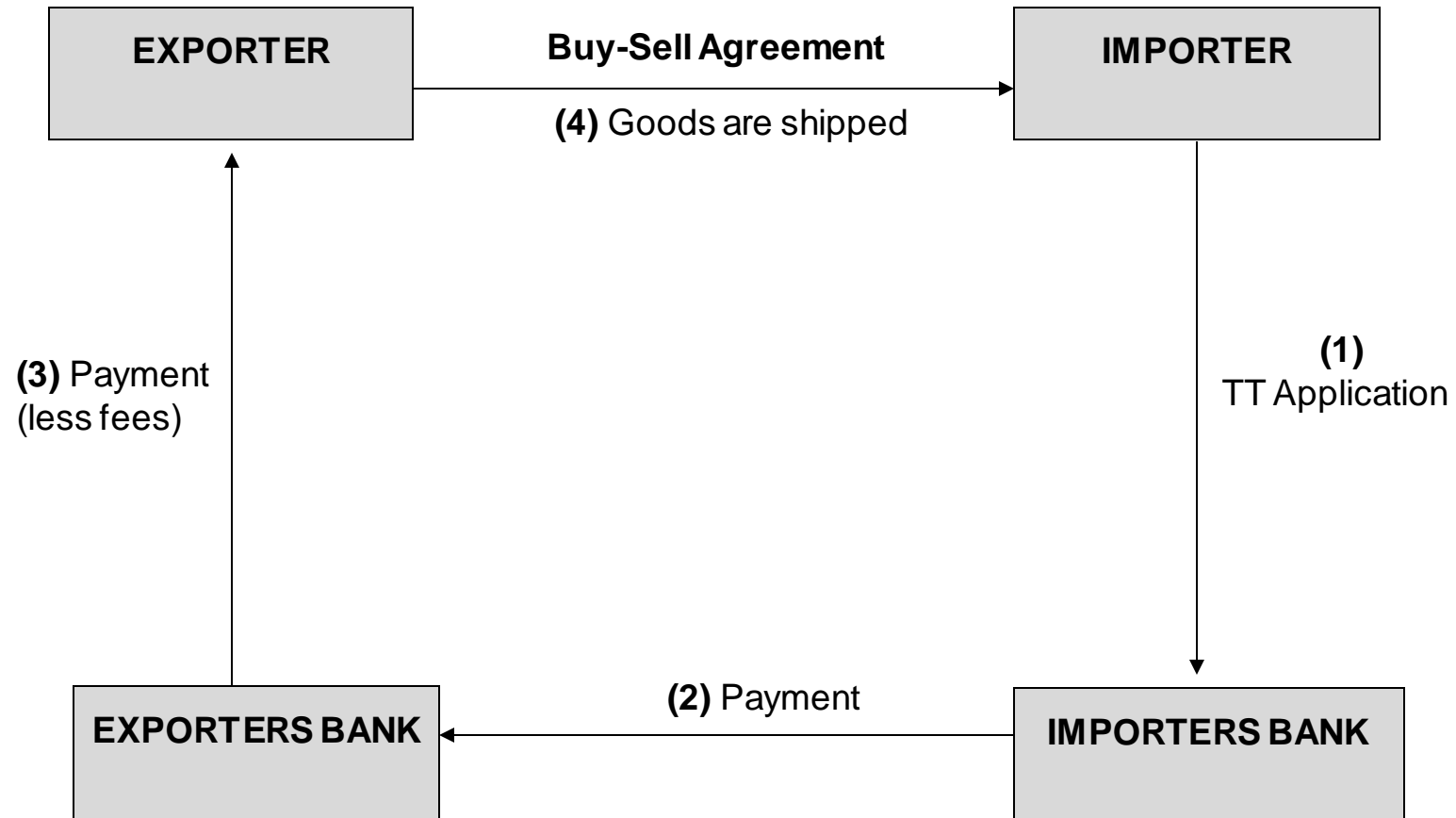
Payment in Advance

Great for Exporters

Bad for Importers

Payment in Advance: Flow

Payment effected prior to shipment



Importer

- **Advantages**
 - None
- **Risks**
 - Fraud
 - Cash Flow impact
 - Exporter may not ship or default

Exporter

- **Advantages**
 - Eliminates country & commercial risk
 - Goods shipped when convenient
 - Cash flow positive
 - Lower fees

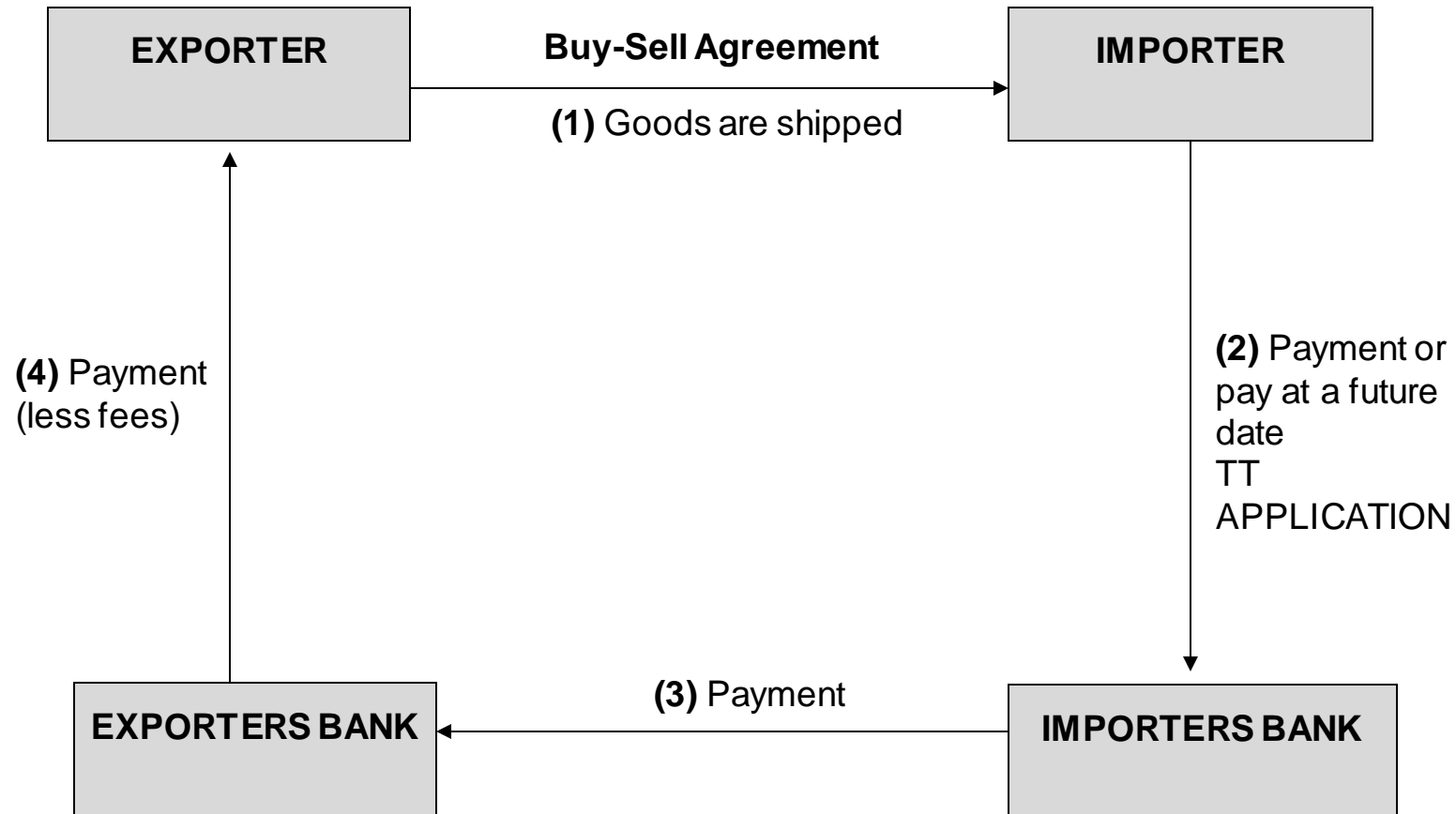
Open Account

Good for Importers

Very Risky for Exporters

Open Account: Flow

Payment affected by the importer/buyer on the date specified in the invoice, generally **after the shipment**/receipt of merchandise.



Importer

- **Advantages**
 - Enjoys Credit Terms
 - Control over the goods
 - Check goods before paying?
- **Risks**
 - Fraud
 - Checks goods/quality?

Exporter

- **Advantage**
 - Increased sales
- **Risks**
 - Importer may not pay
 - No control over goods or payment
 - Country/Political risks
 - Exchange controls/ liquidity payment could be withheld or delayed

Trade Documents

Roger Packham
Consultant

November 2023

Different types of trade documents :

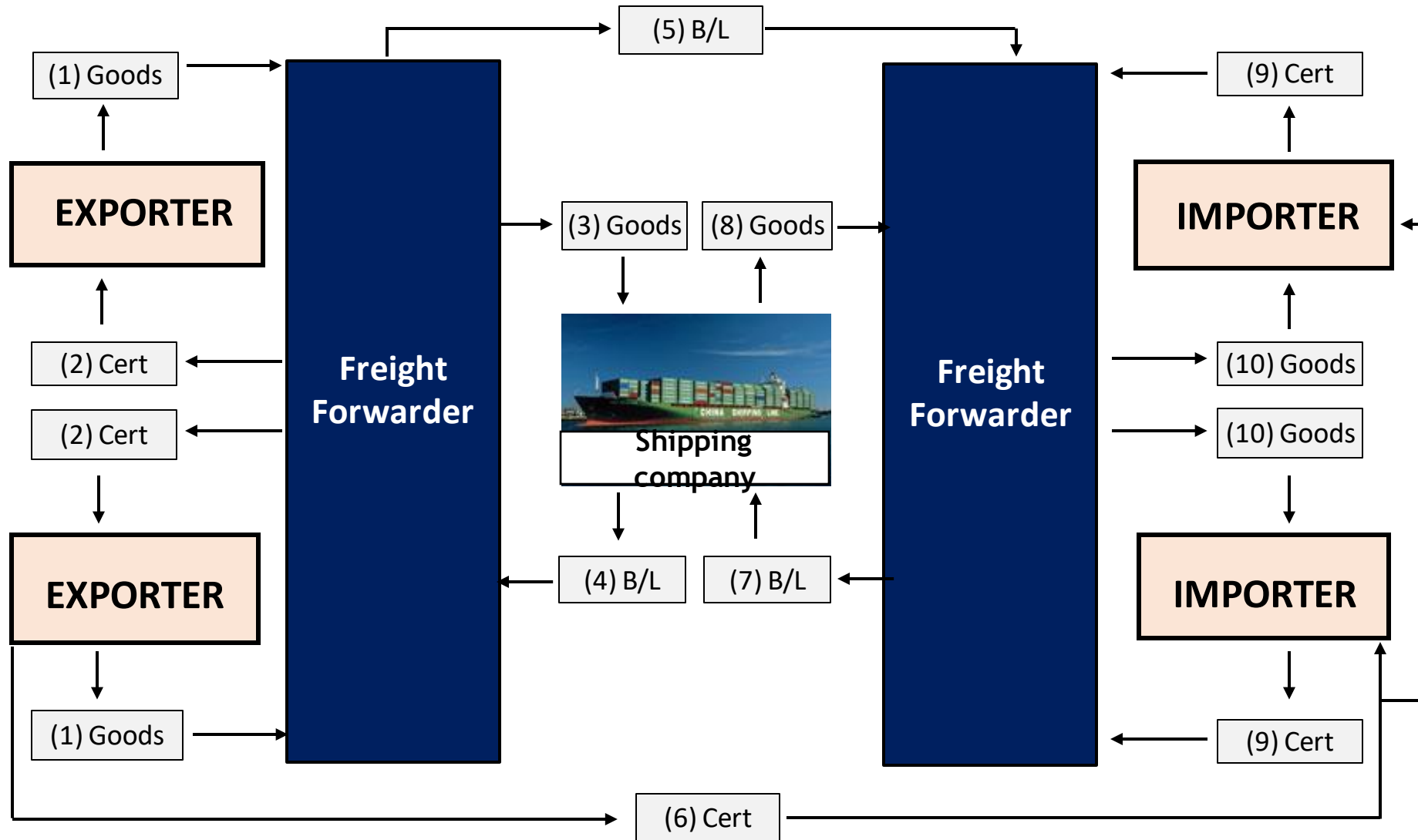
- Transport
- Commercial
- Official
- Insurance; and
- Financial (drafts, bill of exchange)

- Feel for the transaction
- Evidence Shipment (3rd Party)
- Control of The Goods
- May be Documents of Title
 - Endorsed to the Bank or in Blank
 - Full set of controlling docs

Common Types of Transport Documents

- Marine or Ocean Bill of Lading (B/L)
- Charter Party Bill of Lading
- Multimodal Transport documents
- Sea/Air - Waybill (AWB/SWB)
- Freight Forwarder's Receipt
- FIATA Freight Forwarder's
- Road/Rail Receipts

Freight Forwarder



Marine Insurance

Full Marine Insurance covers most risks

- Institute Cargo Clauses (A)
- Institute War Clauses
- Institute Strike Clauses

Institute Cargo Clauses (A)

- accidental loss or damage
- general average
- fire and smoke damage theft
- damage during loading, discharge or transshipment

Make sure the insurer is reputable/acceptable, bank should be nominated as loss payee

Summary Key Benefits of Transport Documents

- Can provide additional security to a transaction
- Can be Documents of Title
- Can provide Control over the underlying Goods
- Easily Pledged to Bank by borrower
- Trust Receipt can extend title when goods released
- Provide 3rd Party Confirmation that goods have been shipped
- Provide visibility/details of the underlying transaction
- Helps reduce Risk of Fraud

WIN-WIN SOLUTION!



COFFEE BREAK

(15 minutes)





Import and Export in Laos

Pamouane Phetthany

Founder and Director, Green Learning Center

ການນໍາເຂົ້າ ແລະ ສົ່ງອອກ ຂອງ ສປປລາວ

ຝຶກອົບຮົມ ການຄ້າລະຫວ່າງປະເທດ ສໍາລັບ ວິສາຫະກິດຂະໜາດນ້ອຍ ແລະ ກາງ
ນະຄອນຫຼວງວຽງຈັນ, 13 ພະຈິກ 2023
ກອງປະຊຸມສໍາມະນາ ສໍາລັບນັກທຸລະກິດຍິ່ງ: ວິທີການມີສ່ວນຮ່ວມໃນການຄ້າຕ່າງປະເທດໄດ້ດີທີ່
ສຸດ
ນະຄອນຫຼວງວຽງຈັນ, 14 ພະຈິກ 2023

ປະມວນເພັດທານີ
ທີ່ປຶກສາ ADB
ຜູ້ກໍ່ຕັ້ງ/ອໍານວຍການສູນຮຽນຮູ້ສີຂຽວ

ເນື້ອໃນ

1. ພາບລວມ, ນະໂຍບາຍທີ່ກ່ຽວຂ້ອງ ແລະ ຂໍ້ມູນ ກ່ຽວກັບການນໍາເຂົ້າ ແລະ ສົ່ງອອກ
2. ຊັ້ນຕອນການນໍາເຂົ້າ/ສົ່ງອອກ ທີ່ເນັ້ນໃສ່ການ ສົ່ງອອກສິນຄ້າກະສິກໍາ

1. ພາບລວມ, ມະໂຍບາຍທີ່ກ່ຽວຂ້ອງ ແລະ ຂໍ້ມູນກ່ຽວກັບການ ນໍາເຂົ້າ ແລະ ສົ່ງອອກ

- ຂໍ້ຕົກລົງວ່າດ້ວຍກຽມຮູບຮັບຮອງເອົາລາຍການສິນຄ້າຄຸ້ມຄອງໃນການນໍາເຂົ້າຊົ່ວຄາວ, ສົ່ງອອກຊົ່ວຄາວ, ນໍາເຂົ້າເພື່ອສົ່ງອອກຕໍ່ ແລະ ຜ່ານແດນ, ເລກທີ 1101/ອຄ, ລົງວັນທີ 11 ກໍລະກົດ 2023, ກະຊວງອຸດສະຫະກຳການຄ້າ.
- ຂໍ້ຕົກລົງວ່າດ້ວຍການຄຸ້ມຄອງເງິນຕາຕ່າງປະເທດ ກ່ຽວກັບການນໍາເຂົ້າ-ສົ່ງອອກສິນຄ້າ ແລະ ການບໍລິການ, ເລກທີ 677/ທຫລ, ລົງວັນທີ 24 ກໍລະກົດ 2023, ທະນາຄານແຫ່ງ ສປປລາວ.
- ຂໍ້ຕົກລົງວ່າດ້ວຍການລົງທະບຽນຜູ້ນໍາເຂົ້າ ແລະ ສົ່ງອອກສິນຄ້າ, ເລກທີ 0752/ອຄ, ລົງວັນທີ 23 ພຶດສະພາ 2023, ກະຊວງອຸດສະຫະກຳການຄ້າ.
- ແຈ້ງການ ການລົງທະບຽນ ຜູ້ນໍາເຂົ້າ ແລະ ສົ່ງອອກສິນຄ້າ, ເລກທີ 1941/ຫອຄ, ລົງວັນທີ 05 ກັນຍາ 2023
- ຂໍ້ຕົກລົງວ່າດ້ວຍເຄື່ອງໝາຍການຄ້າ, ເລກທີ 0436/ອຄ, ລົງວັນທີ 30 ມີນາ 2023

ທີ່ມາ: ຈົດໝາຍເຫດທາງລັດຖະການ, ກະຊວງຍຸດຕິທຳ [Lao Official Gazette, Ministry of Justice Laogazette](#)
- [List Site \(laoofficialgazette.gov.la\)](#)
& ສູນຂໍ້ມູນຂ່າວສານທາງດ້ານການຄ້າ ຂອງ ສປປ ລາວ [Lao Trade Portal](#)

1. ພຽບລວມ, ມະໂຍບາຍທີ່ກ່ຽວຂ້ອງ ແລະ ຂໍ້ມູນກ່ຽວກັບການ ນໍາເຂົ້າ ແລະ ສົ່ງອອກ

- ລັດຖະບັນຍັດຂອງປະທານປະເທດ ສປປລາວ ວ່າດ້ວຍລາຍການສິນຄ້າ ແລະ ອັດຕາພາສີຂາອອກ, ເລກທີ 001/ປປທ, ວົງວັນທີ 28 ສິງຫາ 2023 (ມາດຕາ 4 ລາຍການສິນຄ້າທີ່ຖືກຍົກເວັ້ນພາສີຂາອອກ)
- ດໍາລັດວ່າດ້ວຍເລກປະຈຳຕົວຜູ້ເສຍອາກອນ, ເລກທີ 213/ລບ, ວົງວັນທີ 02 ມິຖຸນາ 2023
- ຍຸດທະສາດ ພັດທະນາວຽກງານຄວາມປອດໄພ ຂອງຜະລິດຕະພັນສັດຂັ້ນຕົ້ນ ຂອງ ສປປລາວ 2023-2032, ກໍລະກົດ 2023, ກະຊວງກະສິກໍາ ແລະ ປ່າໄມ້
- ກົດໝາຍວ່າດ້ວຍການປ້ອງກັນ ແລະ ກັກກັນພືດ (ສະບັບປັບປຸງ), ເລກທີ 13/ສພຊ, ວົງວັນທີ 15 ພະຈິກ 2016
- ດໍາລັດວ່າດ້ວຍການນໍາເຂົ້າ ແລະ ການສົ່ງອອກສິນຄ້າ ສະບັບເລກທີ 114, /ລບ, ວົງວັນທີ 06 ເມສາ, 2011

ທີ່ມາ: ຈົດໝາຍເຫດທາງລັດຖະການ, ກະຊວງຍຸດຕິທຳ Lao Official Gazette, Ministry of Justice
[Laogazette - List Site \(laoofficialgazette.gov.la\)](http://laogazette-list.laoofficialgazette.gov.la)
& ສູນຂໍ້ມູນຂ່າວສານທາງດ້ານການຄ້າ ຂອງ ສປປ ລາວ Lao Trade Portal

1. ພາບລວມ, ມະໂຍບາຍທີ່ກ່ຽວຂ້ອງ ແລະ ຂໍ້ມູນກ່ຽວກັບການ ນໍາເຂົ້າ ແລະ ສົ່ງອອກ

- ຄໍາແນະນໍາ ກ່ຽວກັບການຂຶ້ນທະບຽນ ສະຖານທີ່ປະກອບການຜະລິດ ສໍາລັບການສົ່ງອອກພືດ ແລະ ຜະລິດຕະພັນພືດ, ເລກທີ 1753/ກບ, ວັນທີ 25 ສິງຫາ 2020, ກະຊວງກະສິກໍາ ແລະ ປ່າໄມ້
- ແຈ້ງການກ່ຽວກັບສິນຄ້າເກືອດຫ້າມ ການນໍາເຂົ້າ ແລະ ການສົ່ງອອກ, ເລກທີ 0973/ອຄ.ກຂອ, ວັນທີ 25 ພຶດສະພາ 2011

ທີ່ມາ: ຈົດໝາຍເຫດທາງລັດຖະການ, ກະຊວງຍຸດຕິທຳ Lao Official Gazette, Ministry of Justice
[Laogazette - List Site \(laoofficialgazette.gov.la\)](http://laogazette-listsite.laoofficialgazette.gov.la)
& ສູນຂໍ້ມູນຂ່າວສານທາງດ້ານການຄ້າ ຂອງ ສປປ ລາວ [Lao Trade Portal](http://lao-trade-portal.gov.la)

1. ພາບລວມ, ມະໂຍບາຍທີ່ກ່ຽວຂ້ອງ ແລະ ຂໍ້ມູນກ່ຽວກັບການ ນໍາເຂົ້າ ແລະ ສົ່ງອອກ

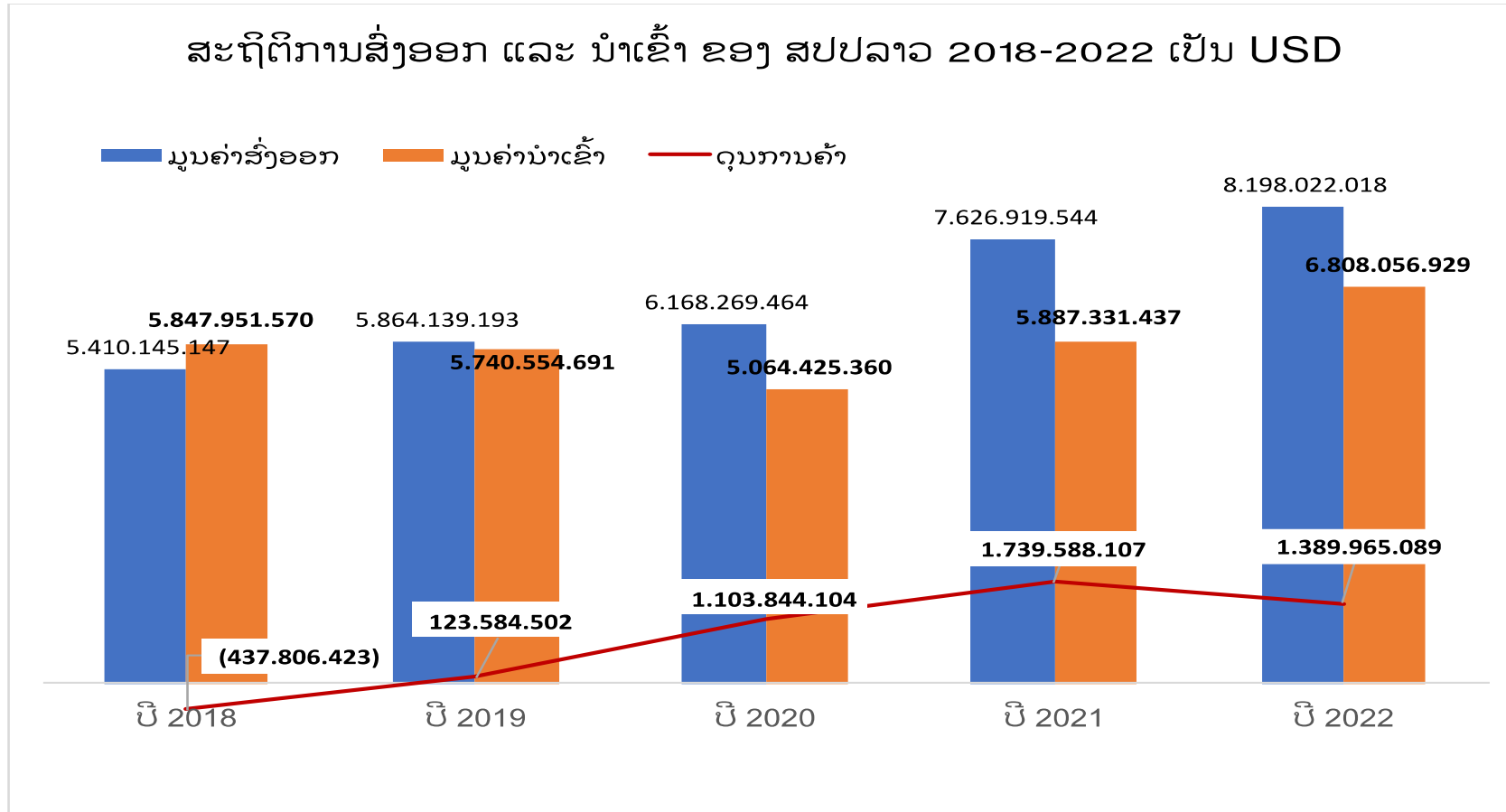
ຍົກຕົວຢ່າງ ມາດຕາ 4 ລາຍການສິນຄ້າທີ່ຖືກຍົກເວັ້ນພາສີຂາອອກ

(ຂອງ ລັດຖະບັນຍັດຂອງປະທານປະເທດ ສປປລາວ ວ່າດ້ວຍລາຍການສິນຄ້າ ແລະ ອັດຕາພາສີຂາອອກ, ເລກທີ 001/ປປທ, ວົງວັນ
ທີ 28 ສິງຫາ 2023)

- ຜະລິດຕະພັນກະສິກໍາ ທີ່ໄດ້ຈາກການຜະລິດ, ການປູກ, ການລ້ຽງ ແລະ ການປຸງແຕ່ງ
- ສິນຄ້າອຸດສະຫະກໍາທີ່ຜ່ານຂະບວນການຜະລິດ ຫຼື ປຸງແຕ່ງ ເປັນຜະລິດຕະພັນ
ສໍາເລັດຮູບ
- ຜະລິດຕະພັນຫັດຖະກໍາ
- ສ່ວນສິນຄ້າອື່ນໆ ແມ່ນຈໍາຊົມພາສີຂາອອກຕາມ ເປີເຊັນ ອັດຕາສ່ວນ ຕາມມາດຕາ 6
ຂອງລັດຖະບັນຍັດສະບັບນີ້

ທີ່ມາ: ຈົດໝາຍເຫດທາງລັດຖະການ, ກະຊວງຍຸດຕິທໍາ Lao Official Gazette, Ministry of Justice
[Laogazette - List Site \(laoofficialgazette.gov.la\)](http://Laogazette-ListSite(laoofficialgazette.gov.la))
& ສູນຂໍ້ມູນຂ່າວສານທາງດ້ານການຄ້າ ຂອງ ສປປ ລາວ [Lao Trade Portal](http://LaoTradePortal)

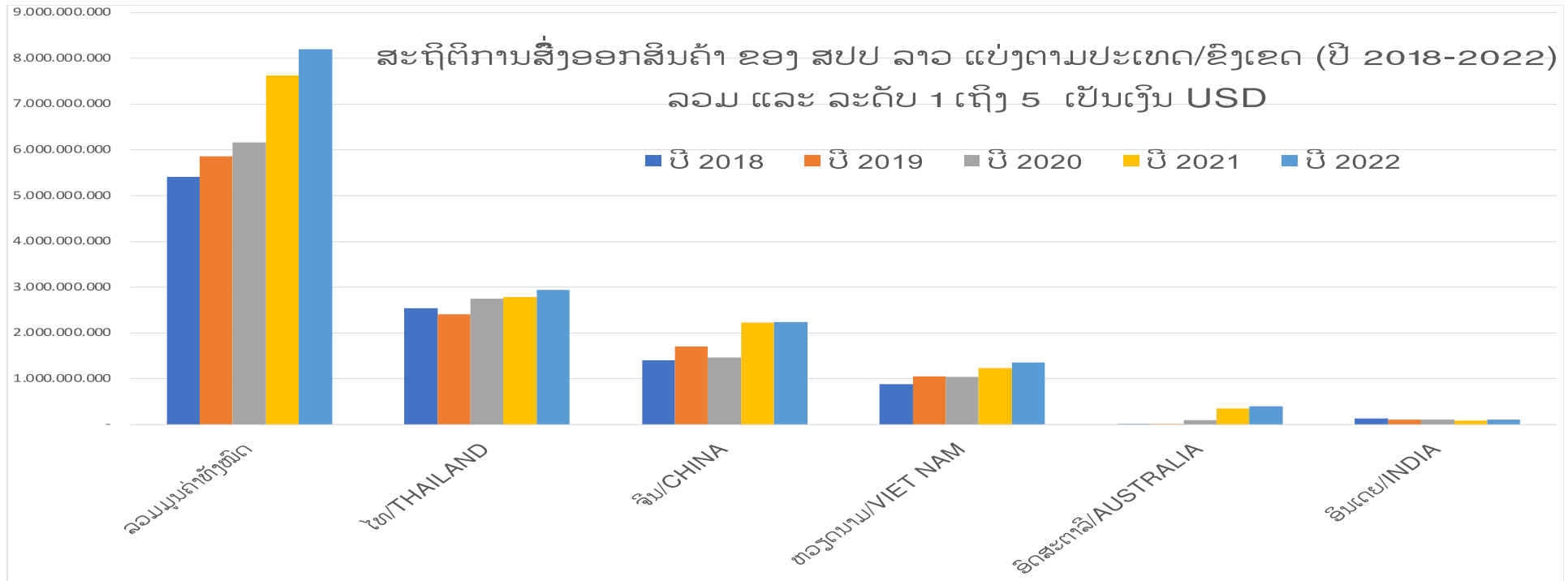
1. ພາບລວມ, ນະໂຍບາຍທີ່ກ່ຽວຂ້ອງ ແລະ ຂໍ້ມູນກ່ຽວກັບ ການນໍາເຂົ້າ ແລະ ສົ່ງອອກ



ທີ່ມາ: website ຂອງ ກົມການນໍາເຂົ້າ ແລະ ສົ່ງອອກ

<https://www.dimex.moic.gov.la/index.php/statistic/2018-10-29-04-44-23/62-2013-2019>

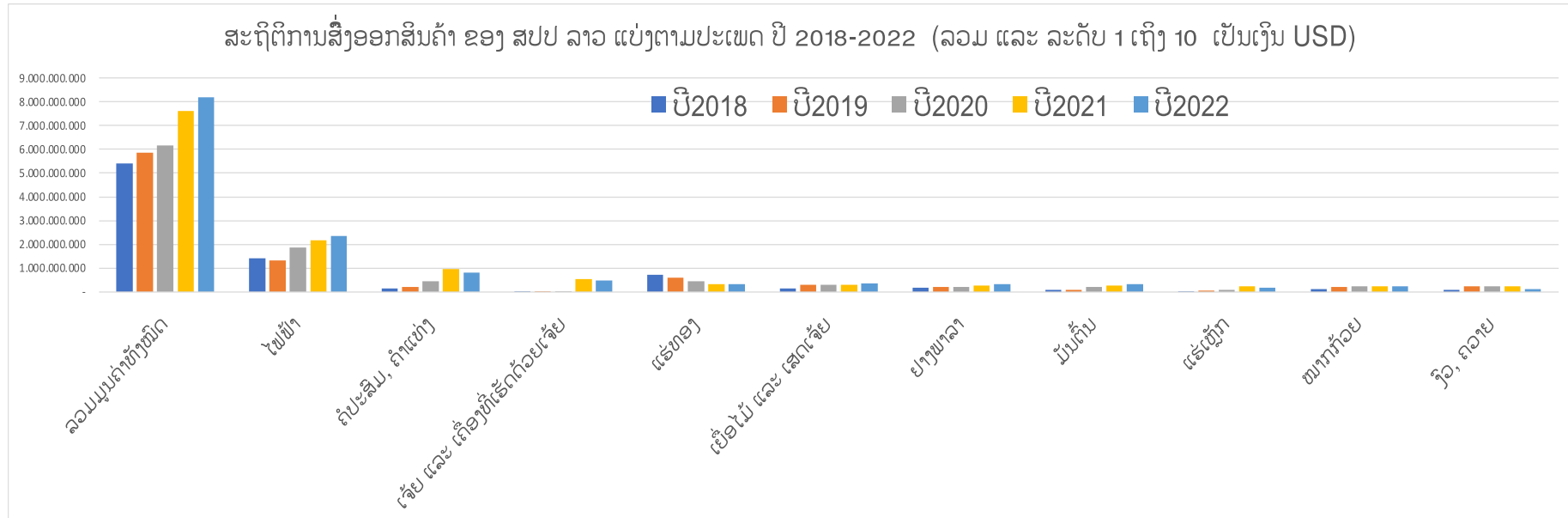
1. ພາບລວມ, ນະໂຍບາຍທີ່ກ່ຽວຂ້ອງ ແລະ ຂໍ້ມູນກ່ຽວກັບ ການນໍາເຂົ້າ ແລະ ສົ່ງອອກ



ທີ່ມາ: website ຂອງ ກົມ
ການນໍາເຂົ້າ ແລະ ສົ່ງອອກ
<https://www.dimex.moic.gov.la/index.php/statistic/2018-10-29-04-44-23/62-2013-2019>

| ລາຍການ | ປີ 2018 | ປີ 2019 | ປີ 2020 | ປີ 2021 | ປີ 2022 |
|---------------------|---------------|---------------|---------------|---------------|---------------|
| ລວມມູນຄ່າທັງໝົດ | 5.410.145.147 | 5.864.139.193 | 6.168.269.464 | 7.626.919.544 | 8.198.022.018 |
| ໄທ/THAILAND | 2.537.497.299 | 2.407.021.589 | 2.745.057.107 | 2.783.725.223 | 2.940.461.304 |
| ຈີນ/CHINA | 1.406.092.654 | 1.709.358.696 | 1.467.376.959 | 2.220.612.659 | 2.237.779.625 |
| ຫວຽດນາມ/VIET NAM | 885.344.038 | 1.054.866.091 | 1.041.074.000 | 1.237.128.182 | 1.355.438.864 |
| ອົດສະຕາລີ/AUSTRALIA | 1.477.294 | 6.944.493 | 88.709.256 | 348.448.331 | 395.125.111 |
| ອິນເດຍ/INDIA | 128.765.352 | 104.311.039 | 108.965.193 | 75.076.113 | 102.124.178 |

1. ພາບລວມ, ນະໂຍບາຍທີ່ກ່ຽວຂ້ອງ ແລະ ຂໍ້ມູນກ່ຽວກັບ ການນໍາເຂົ້າ ແລະ ສົ່ງອອກ



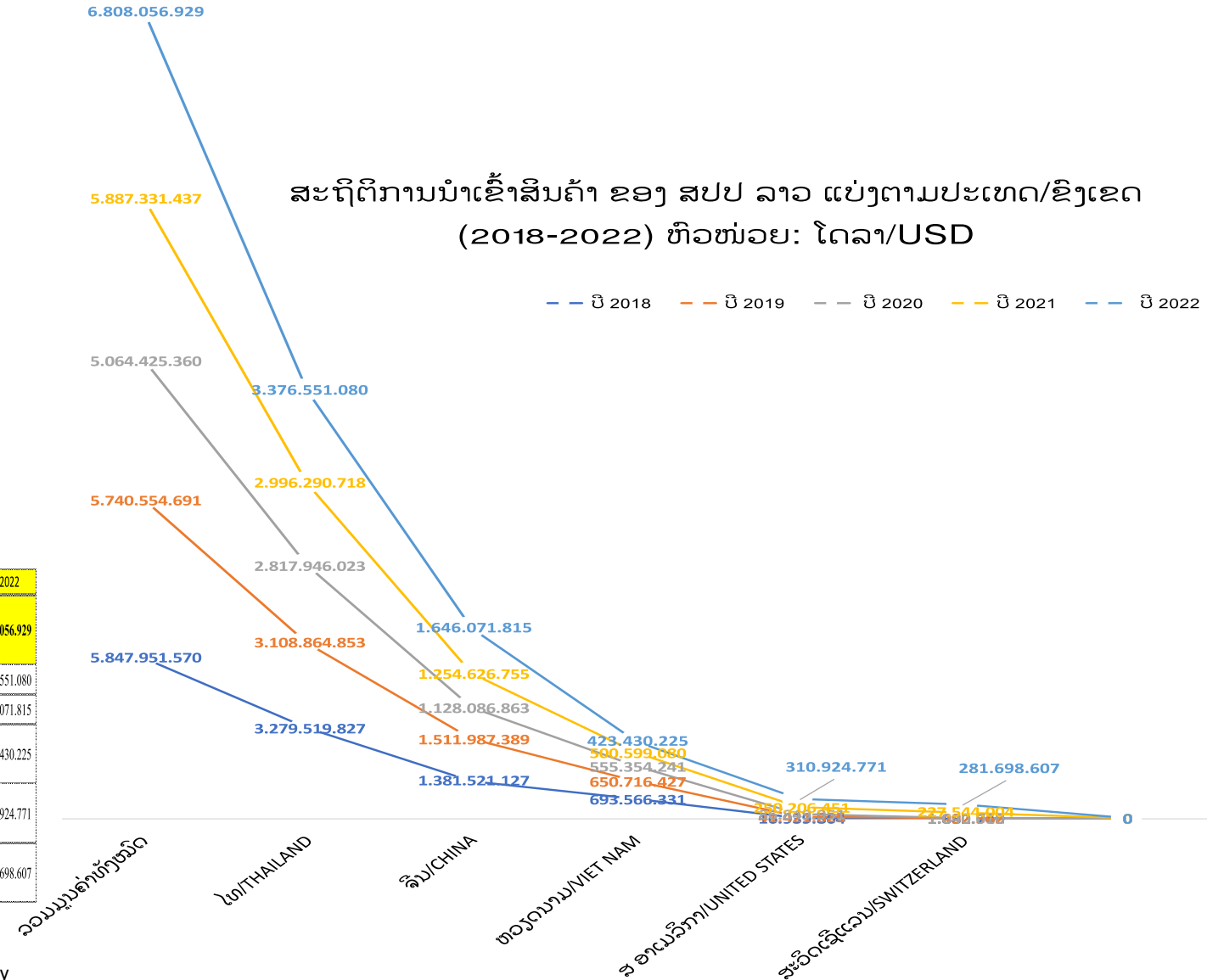
ທີ່ມາ: website ຂອງ ກົມການນໍາເຂົ້າ ແລະ ສົ່ງອອກ
<https://www.dimex.moic.gov.la/index.php/statistic/2018-10-29-04-44-23/62-2013-2019>

| | ປີ2018 | ປີ2019 | ປີ2020 | ປີ2021 | ປີ2022 |
|----------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| ລວມມູນຄ່າທັງໝົດ | 5.410.145.147 | 5.864.139.193 | 6.168.269.464 | 7.626.919.544 | 8.198.022.018 |
| ໄຟຟ້າ | 1.408.106.891 | 1.326.855.287 | 1.858.557.357 | 2.168.817.050 | 2.357.753.088 |
| ຄປະສົມ, ຄໍາແທ່ງ | 155.642.088 | 206.012.220 | 457.051.272 | 961.628.255 | 805.495.673 |
| ໄຈຍ ແລະ ໄຄອົງທີ່ໄຮດ໌ດວຍໄຈຍ | 6.850.468 | 9.366.595 | 11.164.154 | 528.919.402 | 491.281.787 |
| ແຮ່ທອງ | 707.454.392 | 595.743.228 | 437.085.337 | 329.332.447 | 335.894.976 |
| ເຍື່ອໄມ້ ແລະ ເສດໄຈຍ | 145.589.168 | 286.452.716 | 290.120.074 | 297.159.228 | 359.816.949 |
| ຢາງພາລາ | 168.159.284 | 217.486.398 | 214.520.297 | 269.815.837 | 335.592.500 |
| ມັນຕົ້ນ | 74.872.665 | 83.538.503 | 193.759.135 | 265.484.557 | 328.588.210 |
| ແຮ່ຜູ້ກ | 4.829.749 | 43.519.038 | 83.726.610 | 243.020.602 | 165.520.487 |
| ໝາກກ້ວຍ | 111.999.757 | 197.842.324 | 227.439.082 | 235.242.653 | 235.046.713 |
| ງູວ, ຄວາຍ | 90.300.326 | 226.863.910 | 250.114.334 | 221.541.484 | 115.808.100 |

1. ພາບລວມ, ນະໂຍບາຍທີ່ກ່ຽວຂ້ອງ ແລະ ຂໍ້ມູນກ່ຽວກັບ ການນໍາເຂົ້າ ແລະ ສົ່ງອອກ

ທີ່ມາ: website ຂອງ ກົມການນໍາເຂົ້າ ແລະ ສົ່ງອອກ
<https://www.dimex.moic.gov.la/index.php/statistic/2018-10-29-04-44-23/62-2013-2019>

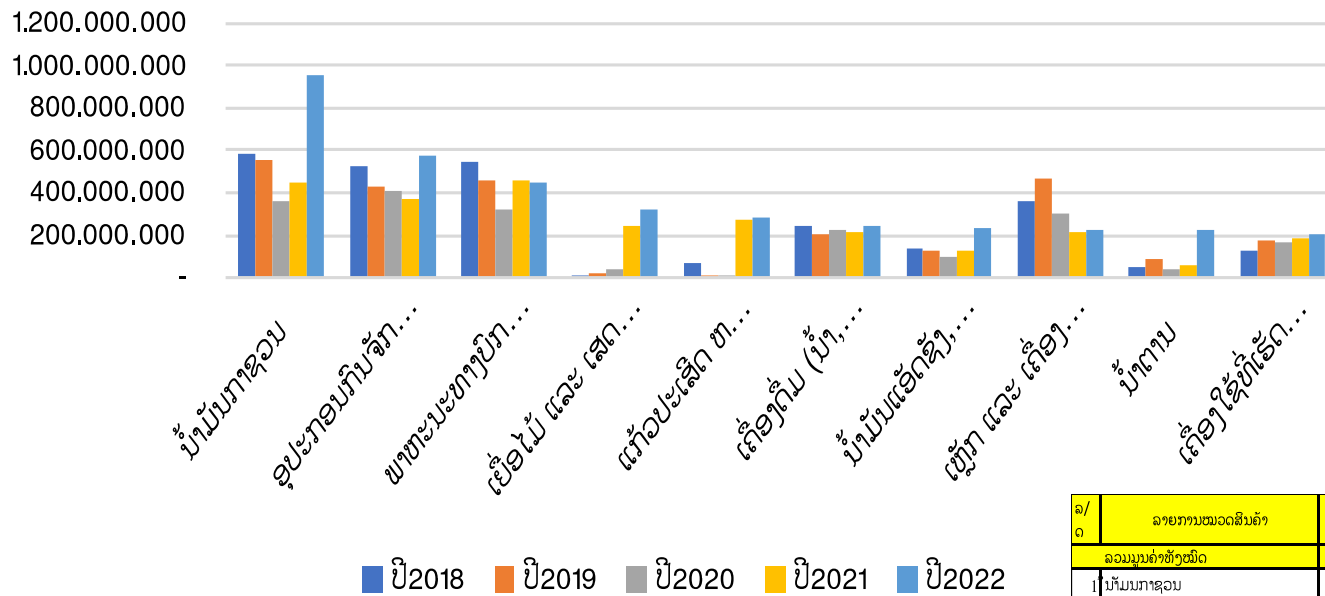
ສະຖິຕິການນໍາເຂົ້າສິນຄ້າ ຂອງ ສປປ ລາວ ແບ່ງຕາມປະເທດ/ຂົງເຂດ (2018-2022) ຫົວໜ່ວຍ: ໂດລາ/USD



| ລ/ດ | ລາຍການ | ປີ 2018 | ປີ 2019 | ປີ 2020 | ປີ 2021 | ປີ 2022 |
|-----|-------------------------------|---------------|---------------|---------------|---------------|---------------|
| | ລວມມູນຄ່າທັງໝົດ | 5,847,951,570 | 5,740,554,691 | 5,064,425,360 | 5,887,331,437 | 6,808,056,929 |
| 1 | ໄທ/THAILAND | 3,279,519,827 | 3,108,864,853 | 2,817,946,023 | 2,996,290,718 | 3,376,551,080 |
| 2 | ຈີນ/CHINA | 1,381,521,127 | 1,511,987,389 | 1,128,086,863 | 1,254,626,755 | 1,646,071,815 |
| 3 | ຫວຽດນາມ/VIET NAM | 693,566,331 | 650,716,427 | 555,354,241 | 500,599,080 | 423,430,225 |
| 4 | ສະຫະລັດອາເມລິກາ/UNITED STATES | 16,939,864 | 41,421,625 | 86,849,951 | 250,206,451 | 310,924,771 |
| 5 | ສະວິດເຊີແລນ/SWITZERLAND | 1,882,740 | 1,492,362 | 1,040,010 | 227,544,004 | 281,698,607 |

1. ພາບລວມ, ມະໂຍບາຍທີ່ກ່ຽວຂ້ອງ ແລະ ຂໍ້ມູນກ່ຽວກັບການນໍາເຂົ້າ ແລະ ສົ່ງອອກ

ສະຖິຕິການນໍາເຂົ້າສິນຄ້າ ຂອງ ສປປລາວ ແບ່ງຕາມໝວດສິນຄ້າ
(2018-2028) ຍົກມາ ແຕ່ ລະດັບ 1-10



| ລ/ດ | ລາຍການໝວດສິນຄ້າ | ປີ2018 | ປີ2019 | ປີ2020 | ປີ2021 | ປີ2022 |
|-----|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| | ລວມນູນຄ່າທັງໝົດ | 5.847.951.570 | 5.740.554.691 | 5.064.425.360 | 5.887.331.437 | 6.808.056.929 |
| 1 | ນໍ້າມັນກາຊອນ | 586.650.741 | 555.801.160 | 364.469.678 | 447.839.516 | 952.720.981 |
| 2 | ອຸປະກອນນັກຈັກ (ນອກຈາກໂຄງກນັ້ງຈາກພາຫະນະ) | 523.668.102 | 431.504.921 | 412.581.010 | 371.697.079 | 572.180.612 |
| 3 | ພາຫະນະທຽບກ (ນອກຈາກລົດຈັກ, ລົດໄຖ) | 545.024.089 | 457.198.139 | 327.226.092 | 462.951.454 | 453.963.848 |
| 4 | ໃຍອໄມ ແລະ ເສດໄຈຍ | 39.166 | 23.922.232 | 46.886.911 | 242.198.082 | 323.253.730 |
| 5 | ໄຖ່ກວປະໃສດ ຫ ໂຄງປະໃສດ | 67.255.853 | 7.239.329 | 7.434.521 | 271.009.061 | 286.121.692 |
| 6 | ໄຄອຽັດມ ໃນາ, ນ້ອດິລມ, ຊັກໂລງ..) | 249.427.370 | 208.615.858 | 221.833.174 | 216.980.554 | 248.172.518 |
| 7 | ນໍ້າມັນເຮັດຊຽງ, ໄຮັອດຊຽງເສດ | 138.297.005 | 131.675.370 | 104.463.045 | 132.193.248 | 238.271.527 |
| 8 | ໄຖ່ກ ແລະ ໄຄອຽັດເຮັດດວຍໄຖ່ກ | 366.865.351 | 472.933.304 | 308.159.909 | 216.952.457 | 226.943.660 |
| 9 | ນໍ້າຕານ | 50.819.291 | 88.450.663 | 41.402.279 | 59.030.236 | 225.056.677 |
| 10 | ໄຄອຽັດໃຊ້ເຮັດດວຍພລາສະຕິກ | 133.134.091 | 175.025.754 | 165.809.067 | 187.312.046 | 206.217.793 |

ທີ່ມາ: website ຂອງ ກົມການນໍາເຂົ້າ ແລະ ສົ່ງອອກ
<https://www.dimex.moic.gov.la/index.php/statistic/2018-10-29-04-44-23/62-2013-2019>

2. ຂັ້ນຕອນການນຳເຂົ້າທີ່ເນັ້ນໃສ່ສິນຄ້າກະສິກຳ

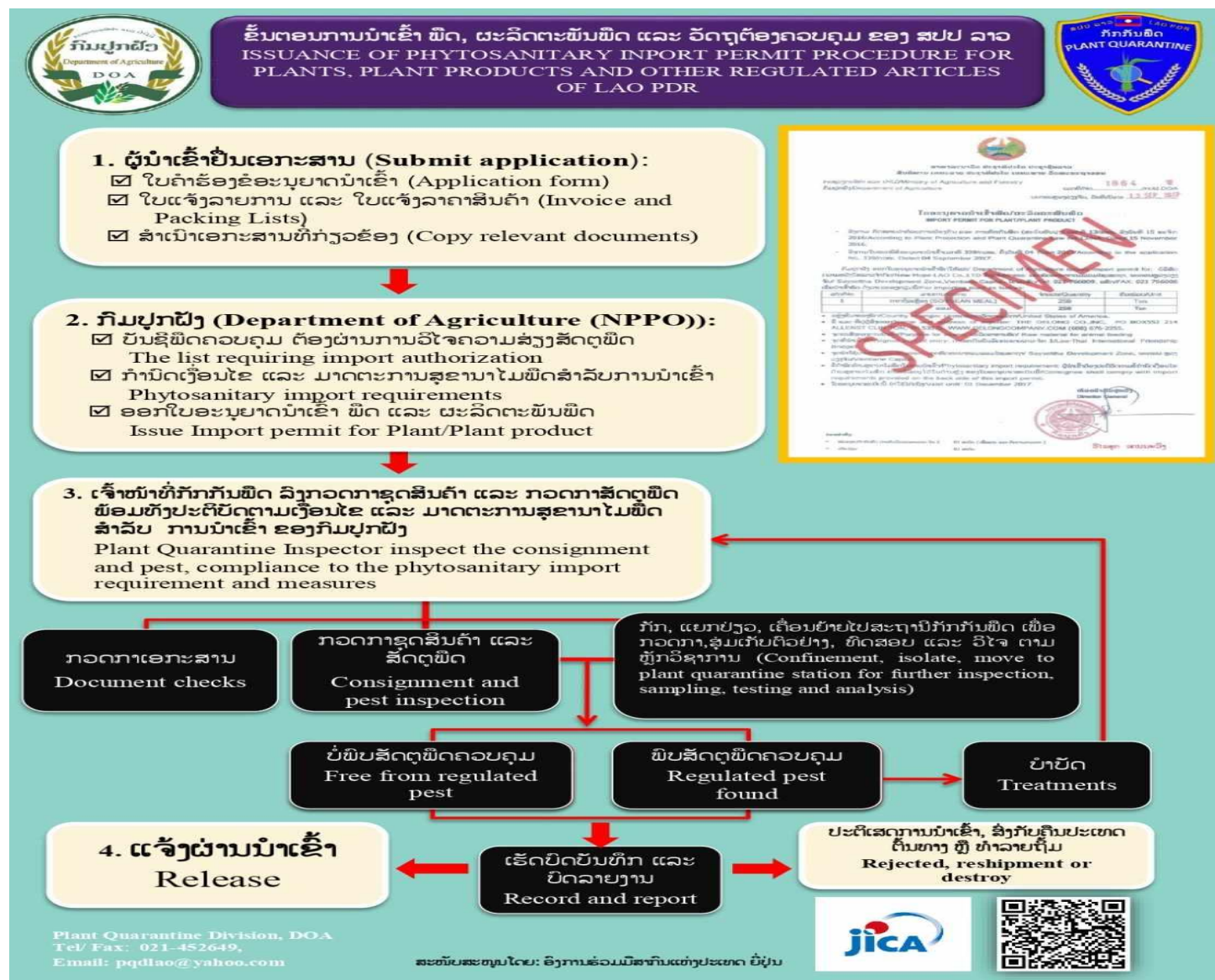
- ຂັ້ນຕອນການຂໍໃບອະນຸຍາດການນຳເຂົ້າ ແລະ ສົ່ງອອກ ແມ່ນຕ້ອງປະກອບເອກະສານ ແຖ່ລ້ວຍິນຫາຂະແໜງບຸກຜັງ, ພະແນກກະສິກຳ ແລະ ປ່າໄມ້ແຂວງ/ນະຄອນຫຼວງ ຂອບເຂດ ທົ່ວປະເທດ. ໃບທະບຽນວິສາຫະກິດອອກຢູ່ແຂວງ/ນະຄອນຫຼວງໃດ ແມ່ນໃຫ້ປະກອບ ເອກະສານໄປຍື່ນຢູ່ແຂວງ/ນະຄອນຫຼວງນັ້ນ.

ເຈັກລິດ Checklist ກ່ອນຈະນຳເຂົ້າສິນຄ້າ:

- | | |
|--|--|
| <ul style="list-style-type: none"> ✓ ການຈົດທະບຽນວິສາຫະກິດ ນຳພະແນກ ຫຼືກົມທະບຽນ ແລະ ຄຸ້ມຄອງວິສະຫະກິດ ✓ ສິນຄ້າເກືອດຫ້າມນຳເຂົ້າ (ສິນຄ້າເກືອດຫ້າມ ປະກອບມີ: ອາວຸດ, ຢາເສບຕິດ, ສານທີ່ອອກລິດຕໍ່ຈິດ ປະສາດ ແລະ ສານເຄມີທີ່ເປັນອັນຕະລາຍ. ທ່ານຄວນເບິ່ງ ກົດໝາຍ ແລະ ກົດລະບຽບສະເພາະທີ່ຄວບຄຸມເອົາຂໍ້ຫ້າມ ເຫຼົ່ານີ້. ສິນຄ້າທີ່ຫ້າມນຳເຂົ້າມີໃນ ແຈ້ງການເລກທີ 0973/ ອຄ.ກຂອ, ບົດຊ້ອນທ້າຍ1) ✓ ໃບອະນຸຍາດນຳເຂົ້າ ✓ ຂໍ້ກຳນົດດ້ານສຸຂານາໄມສັດ ແລະ ຜິດ ✓ ຂໍ້ກຳນົດດ້ານເຕັກນິກ ✓ ໃບແຈ້ງພາສີນຳເຂົ້າ ✓ ການແຈ້ງພາສີລ່ວງໜ້າ | <ul style="list-style-type: none"> ✓ ນາຍໜ້າແຈ້ງພາສີ ✓ ການແຍກປະເພດ ແລະ ມູນຄ່າ ✓ ການຊຳລະພາສີ ✓ ສິນຄ້າທີ່ນຳເຂົ້າພາຍໃຕ້ລະບອບສາງ ເຄື່ອງ ✓ ການນຳເຂົ້າຊົ່ວຄາວ ✓ ການຍົກເວັ້ນ |
|--|--|

ທີ່ມາ ແລະ ແບບຟອມສາມາດ download ໄດ້ທີ່ນີ້
https://www.laotradeportal.gov.la/kcfinder/upload/files/Guidance_for_IMEXP_Lic.pdf

2. ຂັ້ນຕອນການນຳເຂົ້າທີ່ເນັ້ນໃສ່ສິນຄ້າກະສິກຳ



ທີ່ມາ:
 ກະຊວງ
 ກະສິກຳ
 ແລະ
 ບ່າໄມ້,
 ກົມ
 ປູກຝັງ,
 ພະແນກ
 ກັກກັນ
 ພືດ

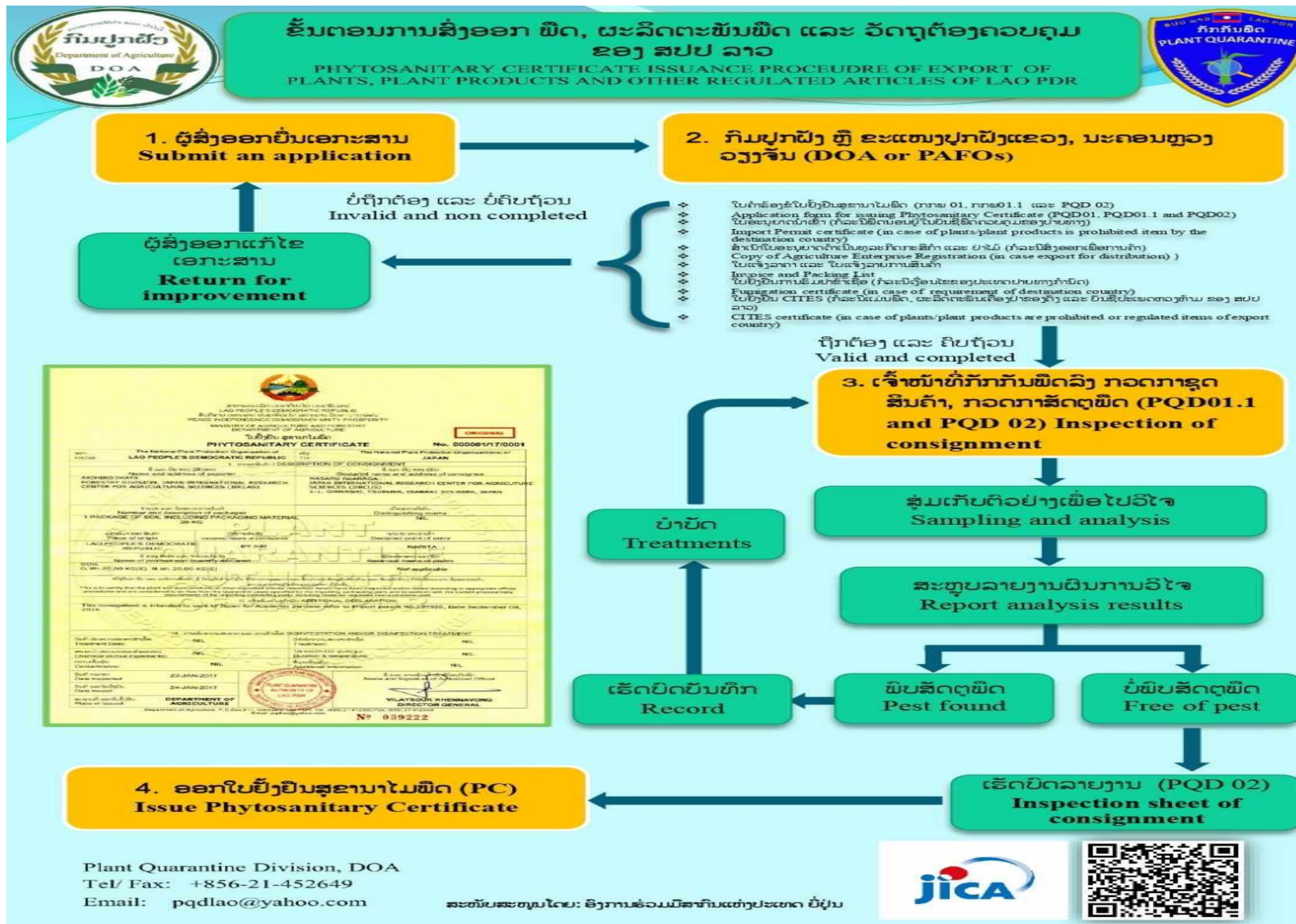
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ເຊັກລິດ Checklist ກ່ອນສົ່ງອອກສິນຄ້າ:

- ✓ ການຈົດທະບຽນວິສາຫະກິດ ນໍາພະ ແນກ ຫຼືກົມທະບຽນ ແລະ ຄຸ້ມຄອງວິສະຫະກິດ
- ✓ ສິນຄ້າເກືອດຫ້າມສົ່ງອອກ
- ✓ ໃບອະນຸຍາດສົ່ງອອກ
- ✓ ໃບຢັ້ງຢືນແຫຼ່ງກໍາເນີດສິນຄ້າ
- ✓ ຂໍ້ກຳນົດດ້ານສຸຂານາໄມສັດ ແລະ ພືດ
- ✓ ຂໍ້ກຳນົດດ້ານເຕັກນິກ
- ✓ ໃບແຈ້ງພາສີສົ່ງອອກ
- ✓ ນາຍໜ້າແຈ້ງພາສີ
- ✓ ການຊໍາລະພາສີ
- ✓ ການສົ່ງອອກຊົ່ວຄາວ
- ✓ ການຍົກເວັ້ນພາສີສໍາລັບການສົ່ງອອກ

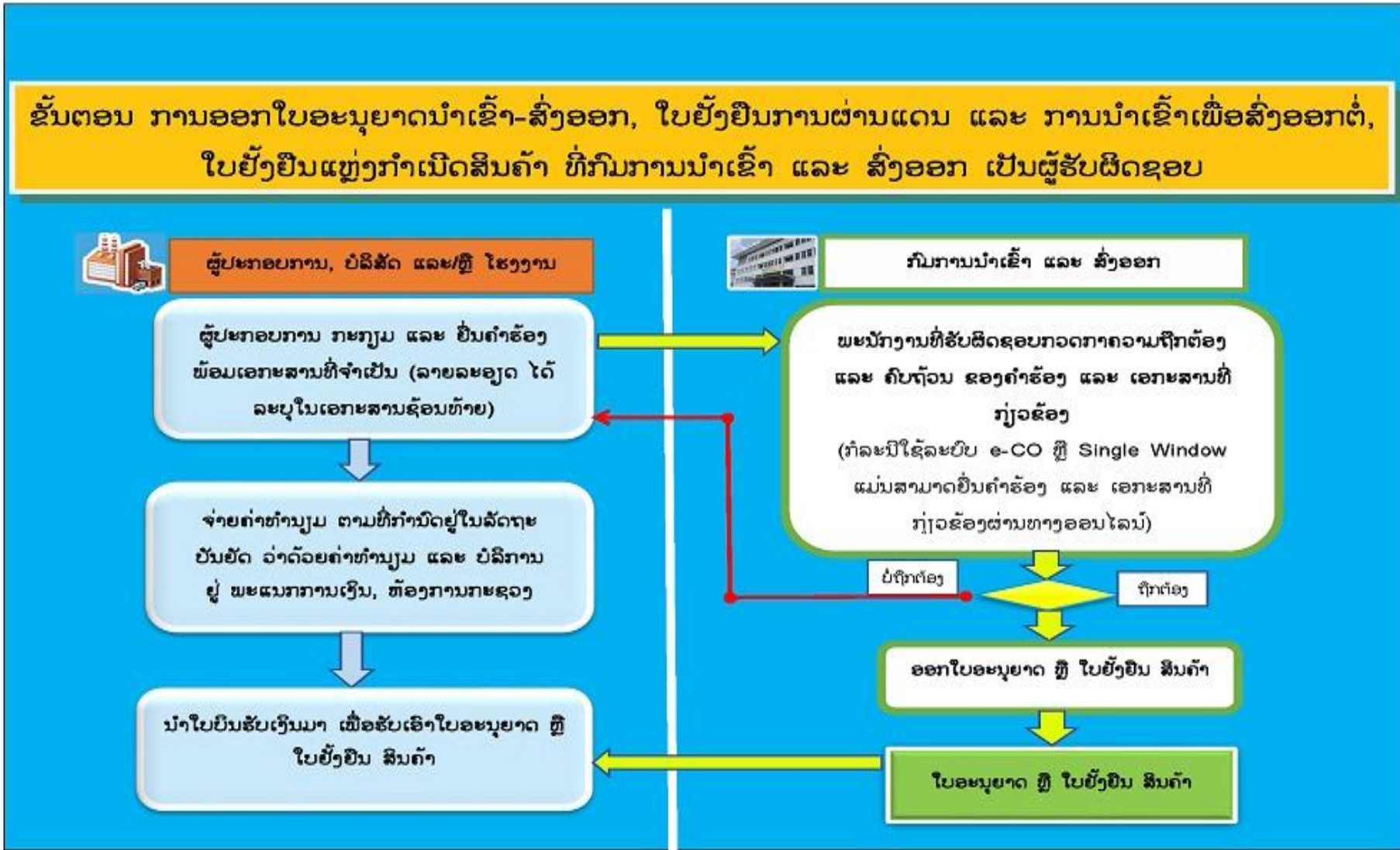
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ທີ່ມາ:
 ກະຊວງ
 ກະສິກໍາ
 ແລະ
 ບໍ່າໄມ້,
 ກົມ
 ປູກຝັງ,
 ພະແນກ
 ກັກກັນ
 ພືດ

2. ຂັ້ນຕອນການອອກໃບອະນຸຍາດນໍາເຂົ້າ-ສົ່ງອອກ, ໃບຢັ້ງຢືນການຜ່ານແດນ ແລະ ການນໍາເຂົ້າ ເພື່ອສົ່ງອອກຕໍ່, ໃບຢັ້ງຢືນແຫຼ່ງກໍານົດສິນຄ້າ ທີ່ກົມການນໍາເຂົ້າ ແລະ ສົ່ງອອກເປັນຜູ້ຮັບຜິດຊອບ



ການນໍາເຂົ້າ ແລະ ສົ່ງອອກ ຂອງ ສປປລາວ

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ກະຊວງອຸດສາຫະກຳ ແລະ ການຄ້າ
ຖະໜົນ ໂພນໄຊ
ບ້ານ ໂພນໄຊ
ເມືອງ ໄຊເຈດຖາ, ຕູ້ ບ.ນ 4107, ສປປລາວ

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ຄວາມສະດວກທາງດ້ານການຄ້າ) / +856 21 413
901

(ພະແນກການຄ້າຊາຍແດນ)
ແຟັກ: +856 21 454 224
ອີເມວ: ltpenquiry@moic.gov.la ແລະ
ltwebmaster@moic.gov.la

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ກະຊວງກະສິກໍາ ແລະ ປ່າໄມ້
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ເສດຖາ, ນະຄອນຫຼວງວຽງຈັນ
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ພະແນກ ກັກກັນພິດ
ໂທລະສັບ: +856 21 452649
Email: pqdlao@yahoo.com

Webistes ທີ່ກ່ຽວຂ້ອງ:

- ກົມການນໍາເຂົ້າ ແລະ ສົ່ງອອກ Department of Import and Export: <https://www.dimex.moic.gov.la/>
- ສູນຂໍ້ມູນຂ່າວສານທາງດ້ານການຄ້າ ຂອງ ສປປລາວ Lao PDR Trade Portal: <https://www.laotradeportal.gov.la/>
- ຈົດໝາຍເຫດທາງລັດຖະການ Lao Official Gazette: <https://laoofficialgazette.gov.la/>
- ສູນສະຖິຕິແຫ່ງຊາດ Lao Statistics Bureau: <https://www.lsb.gov.la/en/home/>
- ຂໍ້ມູນຂ່າວສານ ເພື່ອການພັດທະນາ Information for Development: <https://www.lao44.org/>

ຖາມ & ຕອບ

ຂອບໃຈ
ຫລາຍໆ



ESG practices to Increase Business Competitiveness Amid Climate Change Crisis

Jaewon Lee

General Director, The Green Company

EGS Practices to Increase Business Competitiveness Amid Climate Change Crisis

Green goods(The Green)

Jaewon Lee



Contents

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3. Question: CSR & ESG Difference
4. ESG change is essential
5. Opportunity of Agriculture in Laos
6. Climate Change... and Crisis
7. How can we do?
8. Why ESG management practices are important?
9. Suggestion & Cooperation

The Green(Green goods)



- Greengoods: Pyeongchang, Korea
- The Green: Donnoun Village, Xaythany District, Vientiane capital
- CEO: Jaewon Lee
- Main Business: Livestock(Poultry) – Native chicken
- Products: Egg, Chicks, Chicken, Integrated services(Sales responsibility)
- Annual Sales: \$24,000(2021), \$140,000(2022), \$850,000(2023)
- Share holders: (Greengoods) Jaewon Lee 91%, Kangwon Youth Fund 9%
(The Green) Greengoods 100%
- Remark: Grant from ADB frontier (07.2023)

Who am I?

- Name: Jaewon Lee
- Position: CEO of The Green
- Working Experience in Laos: Since 2014, KOICA Intern Staff
- Academy Experience: 2015-2019(Seoul National University)
- Major: Agriculture (Market and International Cooperation)
- Research: Valuing Attributes of Fluid Milk in Laos (2017)

"As a Louk Koiy Lao, My Dream is to commit to turning agriculture positively for a long time in Laos."





ESG and CSR?

Question? Difference between ESG & CSR

| CSR | ESG |
|---|--|
| Starting with the theory of responsibility for market failure | Internalizing the realization of social values to corporate management |
| <p>"Companies must fulfill their social responsibilities in addition to pursuing profits."(1950 Howard Bowen)</p> <p>"CSR should be used as a standard for corporate evaluation."(1980, Jeff Bellenzer)</p> | <p>"Financial companies around the world should take action for the sustainability of the global environment and society." (2004, Kofi Annan)</p> <p>Established 'United Nations Principles of Responsible Investment (PRI) with ESG Value in (2006)</p> |
| Additional activities to realize corporate social responsibility | Introducing environmental, social and governance values across corporate management |
| Social contribution activities such as volunteering and donating | Interlock ESG values with corporate management and financial activities |
| Improve your corporate reputation -> Make a profit | Build investor confidence, boost corporate value by raising ESG index |
| an element of corporate management | The nature of business management |

ESG change is essential

- **ESG, Environmental, Social, Governance**



Environmental

- decarbonization
- Renewable energy
- green bond
- a carbon border

the Waste Management Act / the Act
on the Act on the Registration Act
the Corollary/Traffect Trade Act

Social

- human rights/women's workforce
- Industrial safety
- good health
- co-growth

the Serious Accident Punishment
Act/Labor Standards Act
the Personal Information Protection
Act/Fair Trade Act

Governance

- corporate ethics
- Board Independence
- executive morality/shareholder rights
- ESG dedicated organization
- Unfair Solicitation/External Audit Act
- Class Action Act

The Green (ESG)



(E) an environmentally conscious company

- Regular tree planting activities (1,000 trees)
- Environmentally Friendly Radiant Breeding Orientation



(S) a company that grows with society

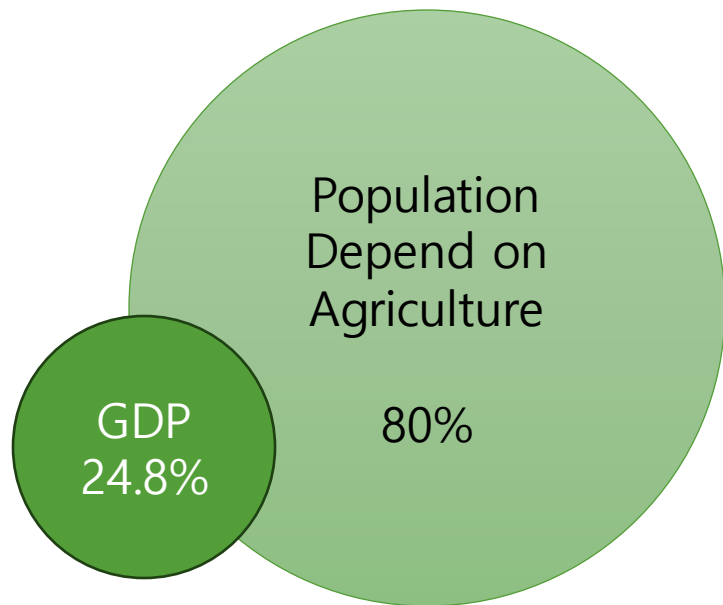
- Support for surgery for children with heart disease (Healthy 10.17)
- Active community sponsorship in times of crisis



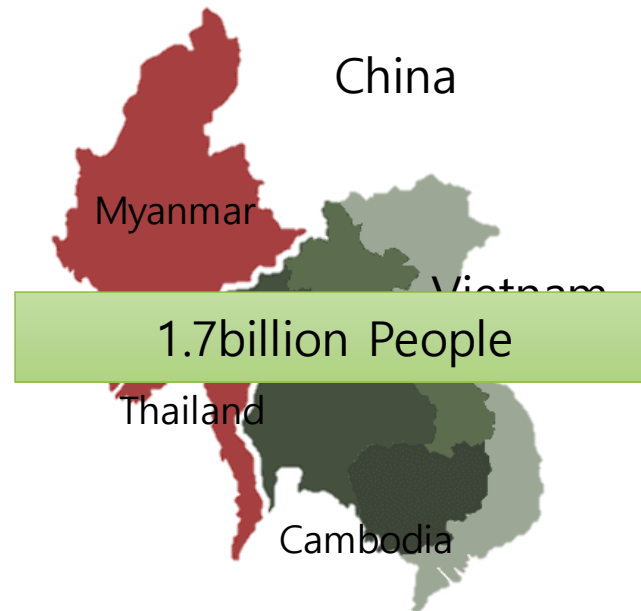
(G) a good company to work for

- 3rd place in ESG Award hosted by EU Chamber of Commerce and others
- One of the goals of KPI is to create jobs

Opportunity of Agriculture in Laos



IFAD (2014)



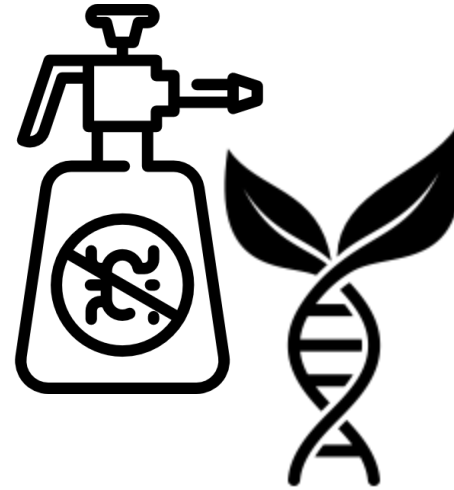
World bank(2021)



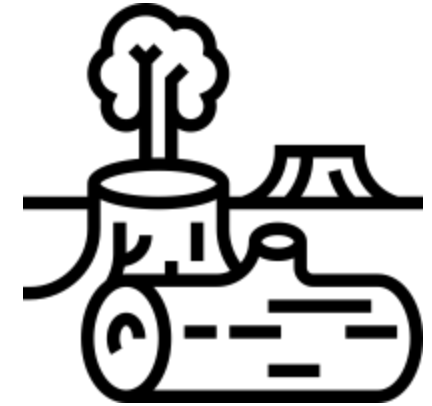
Climate Change... and Crisis



Giving up
Small Scale Farmers



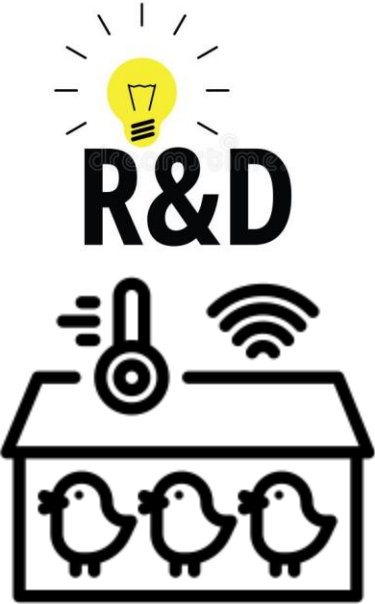
Pesticide & GMO



Devastation

"The bigger problem starts with climate change."

How can we do?



20% of Profit



Branding products



Certification

Company Plan for 3years

- Planning to grow based on ESG
- Export Items: Chicken Processed Food
- Export Target Countries: China, South Korea
- Target export sales of \$2 million in the first year
- We are preparing for the export period in 2025.
 1. (2024) Strengthen domestic sales and secure facilities
 2. (2025) a Trial export and Empowering employees to export
 3. (2026) Export

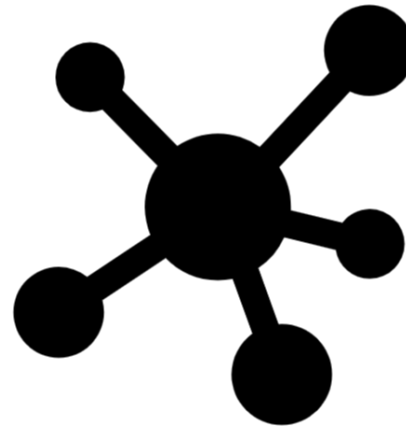
Why ESG management practices are important

- A very important factor if you think about **investing**.
- ESG practices increase the **loyalty** of internal employees.
- It is easy to enter **overseas markets**.

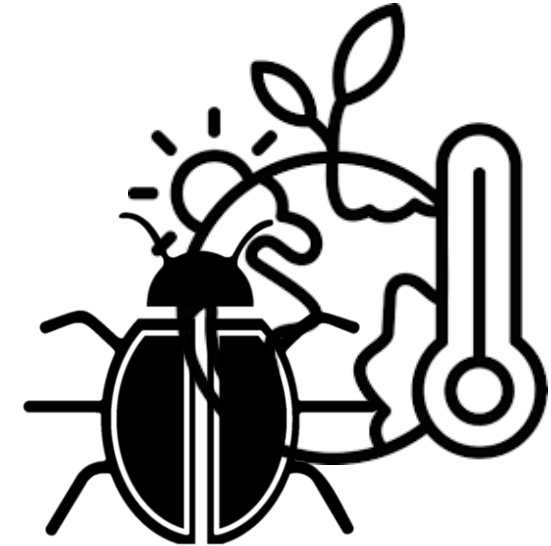
Suggestion & Cooperation



If you want to join,
Local Food Promotion Event



If you want to get
Certification Information



If you have Climate change
response technology

- jaymail@snu.ac.kr, official@greengoods.co.kr
- (+856)20-5571-9124, (+82)10-6801-6844

Thank you

Khup Jaiy Laiy 🙏

ESG management is not the **Cost**.

It's an **investment** faster than others.



LUNCH BREAK

(60 minutes)



Trade Finance Products

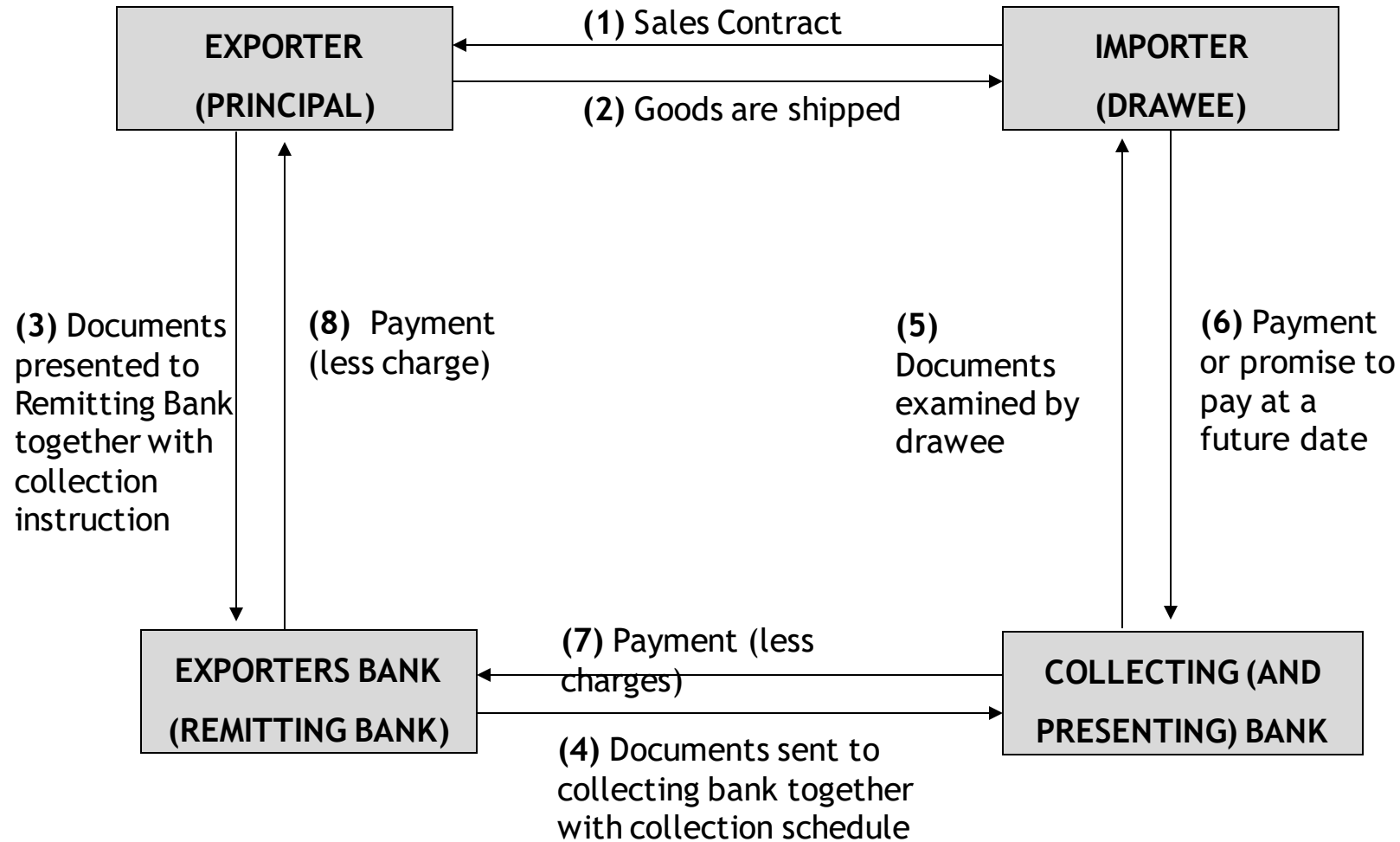
Roger Packham
Relationship Manager, ADB TSCFP

Documentary Collection

Collection of Payment by a Bank

- **A Documentary Collection is a payment mechanism whereby an exporter uses the services of a bank to obtain payment from an importer.**
- Collections are handled in accordance with ICC Publication 522 “*Uniform Rules for Collections*”. Collections may be divided into two categories:
 - (i) Documents Against Payment (D/P) and
 - (ii) Documents Against Acceptance (D/A)
- Most documentary collections typically comprise of trade documents accompanied by a bill of exchange.

Documentary Collection: Cycle



- Banks prefer financing EXPORT transactions under Documentary Collections rather than under open account because:
 - Banks are handling original trade documents that provide details of the underlying transaction and 3rd party evidence of shipment.
 - The collecting bank will be following up with the importer to ensure payment, potentially not releasing the documents/goods until payment is made (D/P).

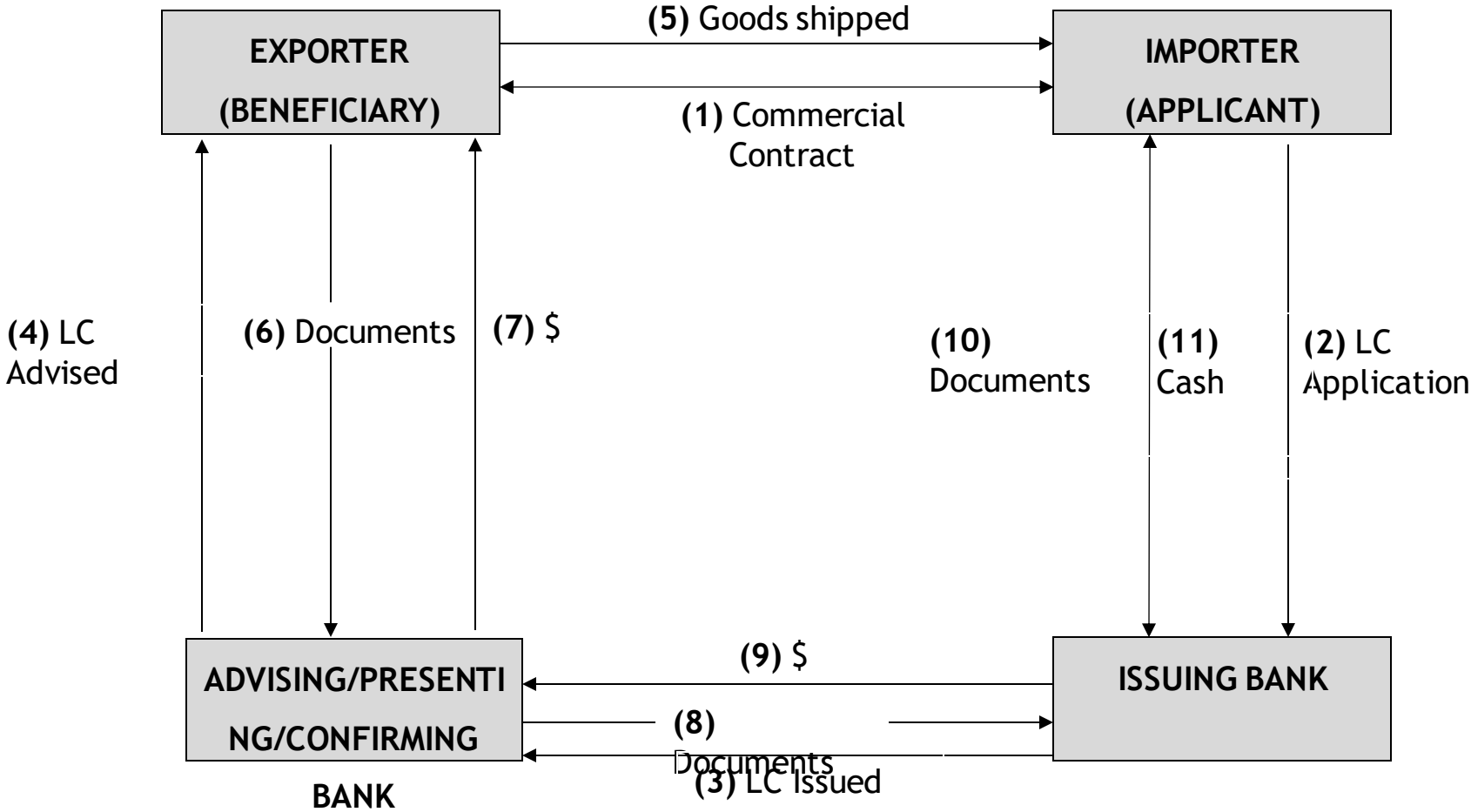
- IMPORTERS (drawee) can request post import finance (Trade Loan/Trust Receipt) by banks to access finance required to manufacture or distribute the goods.
 - The loan would be used to settle the D/P or D/A bill and once goods have been sold the sales proceeds would be used to repay the Trade Loan.

Documentary Credit

The most secure payment method. Protects both Importers & Exporters interests.

- A documentary credit is a written undertaking by a bank (a “Credit”) given to the Exporter at the Importer’s request, to effect payment up to a stated amount within a stated time.
- The payment is effected against presentation of specified documents that must COMPLY with the terms of the Credit.
- Documentary Credits are handled in accordance with ICC Publication UCP600 “*Uniform Customs & Practice for Documentary Credits*”.

Documentary Credit (L/C) Cycle



Advantages

- No need for down payment
- Can request credit terms
- Can specify documents required to trigger payment.
- Can specify latest shipment date/expiry date.
- The Exporter's documents must **COMPLY** strictly with the terms and conditions of the Documentary Credit to ensure payments.

Risks

- Banks deal in documents not in goods. Goods may not be as ordered. Consider 3rd party inspection of goods by reputable agency
- Other consideration. Importer needs a Credit (Trade) Line with Issuing Bank

Advantages

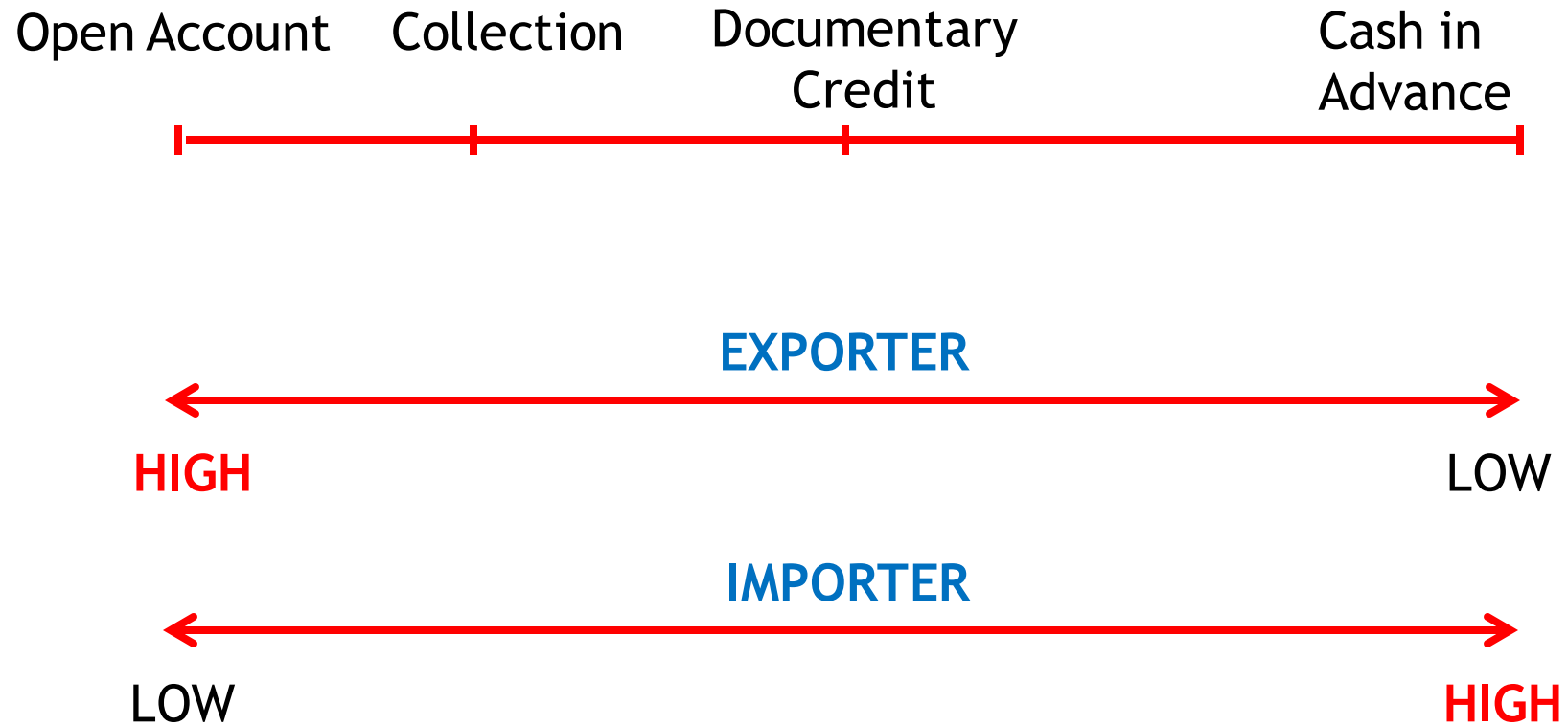
- The Exporter can rely on the issuing bank's creditworthiness rather than the Importer's.
- The Exporter reduces the risk of delay in payment due to political or transfer problems (confirmation).
- In some countries, the Letter of Credit can be used as security to raise pre-shipment funding.

Risks

- Transactions generally undertaken on a WITH RECOURSE basis.
- Exposure to Bank & Country Risks
- The Exporter's documents must **COMPLY** strictly with the terms and conditions of the Documentary Credit to ensure payments.

- A definite undertaking by the Exporters bank (at the request of issuing bank) to assume the obligations and liabilities of the issuing bank under the documentary credit.
- Payment to the Exporter will be made on a **WITHOUT RECOURSE BASIS**.

Methods of Payment: Scale of Risk

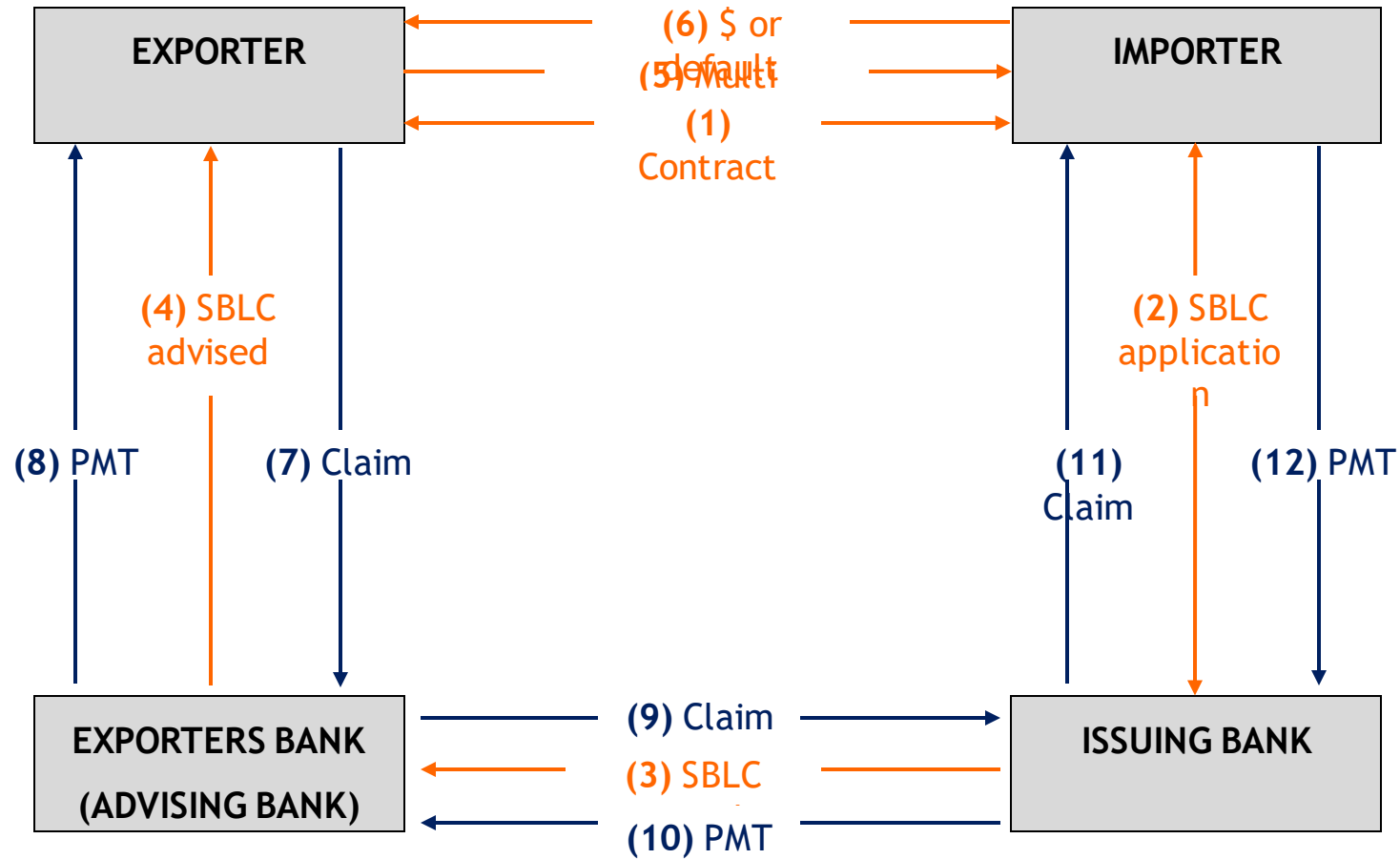


- Stand-by LC (SBLC)

 - Common Uses:

- guarantee facilities
 - bid/performance bonds
 - support open account trading
-
- Red Clause LC where Exporter needs Pre-Shipment finance
 - Revolving LC for regular repeat shipments
 - Transferable LC used by middlemen/traders, no credit line
 - Back to Back LC used by middlemen but requires credit line

SBLC supporting open account trade



Standby Letter of Credit

1. Subject to UCP/ISP
2. Can confirm LC
3. Not concerned with underlying contract
4. Fraud irrelevant
5. Claim procedures simple (no proof of default needed)
6. Specific expiry date

Bank Guarantees

1. Exchange controls may be a problem
2. Often tied to underlying contract
3. Subject to common law which may vary
4. Fraud can frustrate guarantee
5. Claim procedures may be complex
6. Can be open ended.

Types of Trade Finance Facilities

Roger Packham
Consultant

November 2023

Import Facilities

- **Documentary Credits (L/Cs) - Sight and Usance**
- Post Import Finance
- Trade Loans
- Shipping Guarantees
- Avalisation
- Distributor Finance (SCF)
- Payables Finance (SCF)

Export Facilities

- **Pre Shipment Finance**
 - Packing Credits
 - Red Clause Credits(Facility)
- **Post Shipment Finance**
 - **Documentary Credit Negotiations/Confirmations**
 - Export Bills for Collection – Purchase
 - Forfaiting
 - Factoring
 - Receivables Finance (SCF)

Other Products

- **Back to Back LC's**
- **Transferable LC's (Facility)**
- **Standby LC's (Credit/Capital Weighting)**
- Bid/Performance Bonds – SBLC/Guarantees

Export Facilities

- Pre Shipment Finance
 - Packing Credits
 - Red Clause Credits (Facility)
- Post Shipment Finance
 - Letter of Credit Negotiations/Confirmations
 - Export Bills for Collection – Purchase
 - Forfaiting / Factoring
 - Receivables Finance (SCF)

Packing Credit Advances

Generally made against Export LC/ PO

- Maximum of 70% of the LC's Value
- LC issuing bank & country limit
- Beneficiary's track record is undoubted
- Bank retains the original LC
- LC advised and Available with your Bank
- Is the LC Applicant related to the Beneficiary?
- Any of the raw materials/components for the good to be imported?
- Security/Inspection of the Goods
- Control payments to suppliers

Advantages:

- Can offer credit terms to buyers
- Allows discounting of LCs in FCY at lower interest rates
- Eliminates FX Risk
- Transfer payment risk to Issuing Bank from buyer
- Option to structure as a forfaiting transaction for large one off, longer tenor transactions
- Utilizes Bank lines as opposed to customer lines

Others:

- Finance can be with or without recourse
- Documents need to be fully compliant, no discrepancies

Why are LCs best for customers?

- Can be used in many different situations – incredibly flexible
- Improve cash flow management, especially if Usance LC are used
- Lower borrowing costs, especially in foreign currency
- Reduce risks, help manage risk of fraud
- Open up new markets

A WIN/WIN SOLUTION!

- **Perform Know Your Customer (KYC)**
- **Use reliable vendors**
 - Shipping Companies, Freight Forwarders
 - Insurance Companies
- **Perform pre-shipment inspections**
 - Reputable: SGS, Bureau Veritas
- **Be aware of high-risk businesses**
 - Eg: Commodities with high price volatilities
- **Maintain control of goods** (avoid payment in advance)
- **Be on guard for Email Fraud**, use secure communication channels and independently verify payment instructions.

Trade Finance: Why Export?

Roger Packham
Consultant

November 2023

Why should SMEs consider exports?

Increase turnover & profitability

- Sell products at a higher price
- Sell excess stock/capacity
- Extend product life cycle
- Leverage economies of scale

Reduce dependence on domestic market/sales

- Diversify customer base & geography
- Reduce seasonality

Support the local society

- Increase innovation
- Create more jobs

Make yourself known:

- Join Industry Associations
- Attend Trade Fairs (virtual)
- Develop a website

Work on financial support:

- Talk to your Bank
- Find out what Govt assistance is available
- Apply for a Legal Entity Identifier (**LEI**)

Define your mission

- Prepare a Catalogue of Products
- Simple & Clear Export Profile aligned to Business Plan
- Undertake some Market research to identify potential Export markets/buyers
- Obtain copies of relevant International Chamber Commerce (ICC) Publications



COFFEE BREAK

(15 minutes)

SCAN TO ANSWER THE EVALUATION FORM

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International Trade for SMEs | Lao**



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Case Studies

Vincent O'Brien
Director, ICC UAE



Closing Remarks

Roberto Leva

Investment Specialist, ADB TSCFP

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