

## Trade Finance, Letters of Credit and Bank Guarantees

Professional training programme



### SPARK TRAINING

Professional training courses for leaders, specialists, and organizations seeking practical capability development.

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## — Workshop Overview

Securing company's assets while transacting with local and international customers is critical for the success and sustainability of a business. In this course, you will learn how to properly transact with foreign companies to support your topline without sacrificing your assets and financial stability. You will also learn how to negotiate with trade counter-parties to secure favorable commercial terms.

### Why Attend

The course uses a mix of interactive techniques, such as brief presentations by the consultant, case studies and group exercises to apply knowledge acquired throughout the course.

### Who Should Attend

Financial controllers, procurement professionals, financial analysts, business development managers, financial managers, management accountants, business analysts and treasury professionals.

## — Learning Objectives

- Understand trade finance fundamentals and best practices
- Explore banking facilities related to trade finance
- Better negotiate contracts commercial terms
- Understand and utilize different types of available letters of credit
- Understand and utilize different types of available letters of bank guarantee

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## Course Outline

DAY  
1

### Trade finance

- What is trade finance?
- Exporter and importer conflicting goals
- Risks involved
- Product and manufacturing
- Transport
- Commercial
- Adverse business
- Political
- Currency
- Financial
- Participants in international trade transactions
- Terms of payments
- Critical questions in selecting terms of payment
- Shipping documents
- Shipping terms
- Documentary collection
- Documentary credit
- International trade issues

DAY  
2

### Banking facilities and services for exporters and importers

- Overdraft facilities
- Negotiation with banks
- Bills advance
- Documents presented
- Factoring
- Loan against imports
- Trust receipt facilities
- Export credit insurance

DAY  
3

### Contractual relationship between contract parties

- Buyer versus seller
- Applicant versus issuing bank

- Issuing bank versus beneficiary
- Issuing bank, advising bank and beneficiary
- Issuing bank, confirming bank and beneficiary
- Beneficiary versus negotiating bank

DAY

4

## Letters of credit

- Transferable credit
- Back to back credit
- Red clause credit
- Revolving credit
- Standby credit
- Accounting treatment
- Disadvantages of the letter of credit
- Letter of credit discrepancies
- Terms of sale and delivery

DAY

5

## Letters of bank guarantee

- Tender guarantee
- Advance payment guarantee
- Performance guarantee
- Warranty bond
- Retention guarantee
- Accounting treatment

## — Upcoming Classroom Dates

| DATE                  | LOCATION                 | FEE    |
|-----------------------|--------------------------|--------|
| 19 - 23 October 2026  | Frankfurt - Germany      | €1,625 |
| 2 - 6 November 2026   | Rome - Italy             | €2,125 |
| 21 - 25 December 2026 | Kuala Lumpur - Malaysia  | €1,400 |
| 18 - 22 January 2027  | Vienna - Austria         | €2,125 |
| 15 - 19 February 2027 | Barcelona - Spain        | €1,925 |
| 15 - 19 March 2027    | Cape Town - South Africa | €1,420 |
| 19 - 23 April 2027    | Frankfurt - Germany      | €1,625 |
| 17 - 21 May 2027      | Barcelona - Spain        | €1,925 |

## — Certificate and Registration

Participants who attend and complete the full programme receive a SPARK Training Certificate of Completion. For registration, in-house delivery, or availability questions, contact [info@sparktraining.eu](mailto:info@sparktraining.eu) or +31 85 115 0004.