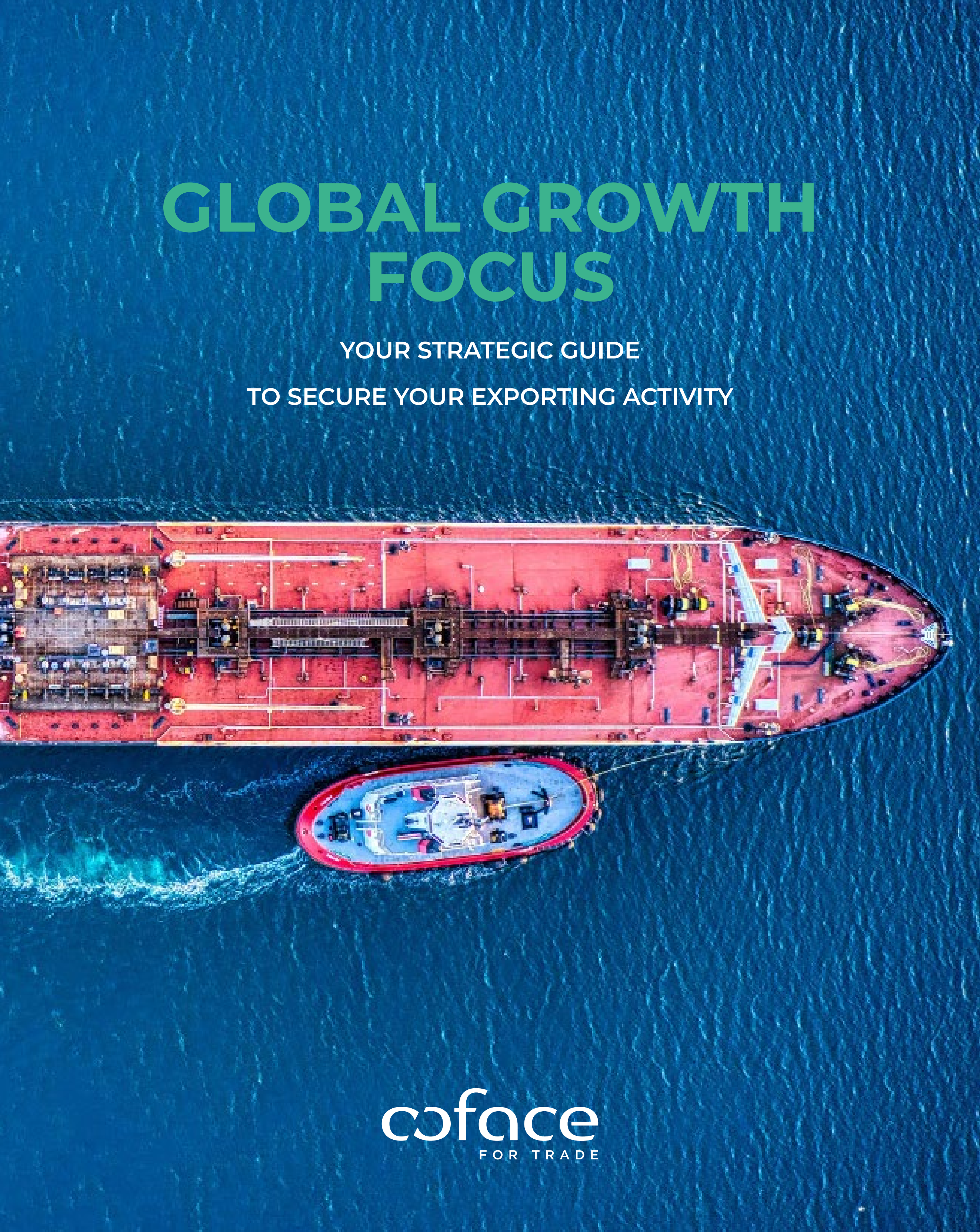
GLOBAL GROWTH FOCUS

YOUR STRATEGIC GUIDE

TO SECURE YOUR EXPORTING ACTIVITY



coface
FOR TRADE

THE EXPORT , AS A GROWTH ACCELERATOR

In recent years, a series of shocks have shaken the global economy, compounded by the return of inflation, soaring energy costs, rising prices of raw materials, and difficulties in accessing credit. Despite this unfavorable environment and the concerns it generates, particularly among entrepreneurs, **global growth has increased to reach 2.7% in 2023, mainly driven by the United States and China**.

Expanding your business internationally remains an excellent way to increase your market, boost your revenue, extend the life cycle of your products, and reduce your dependence on the domestic market. This, in turn, accelerates your growth.

However, exporting to a complex international market is not something to be improvised, especially as companies must navigate in a world that is certainly more risky. **Conquering new markets requires more than ever solid preparation and a robust strategy** to limit customer defaults and the risks of invoice non-payment.

DID YOU KNOW?

The main source of financing for businesses worldwide is neither bank credit nor financial credit; It is inter- company credit or supplier credit, which is what COFACE protects.

2024, TURN RISKS INTO OPPORTUNITIES

The beginning of 2024 has been marked by a worrying rise in business bankruptcies. Global economic growth is expected to reach 2.5%, i.e. a slowdown that is ultimately very limited, in the wake of the Chinese and American economies. Inflation, meanwhile, has declined. But will the tightening orchestrated by central banks over the past two years be sufficient to go beyond mechanical disinflation and bring inflation back to 2%? And especially to maintain it at this level? This is one of the challenges of 2024..

Furthermore, half of the world's voters are heading to the polls, which has not happened in over a century. The election of the next President of the United States of America will obviously have a strong impact both on the course of the world and on international markets.

WITH COFACE, YOU CAN MANAGE YOUR RISK INTERNATIONALLY

As a trade credit insurance leader for over 75 years, COFACE enables you **to act across the entire sales chain**, from contract negotiation to payment. We help you to refine your business partner selection and to adjust your credit policy.

As a true risk GPS, Coface guides you to reach your destination safely and make exporting a pleasant and profitable journey. By mobilizing the unique expertise of our teams at the right time, we mitigate risks, help you identify opportunities, seize them, all while securing your margins.

TAKE THE EXPORT LEAP, CONFIDENTLY

In a context where the global economy is undergoing transformation, you must therefore exercise caution. To navigate through adverse winds, break down barriers, and manage your export risks, **trade credit insurance is an essential guide, a true risk map**! By facilitating inter-company trade, this comprehensive solution allows you to grow internationally with confidence.

TO CHOOSE TRADE CREDIT INSURANCE IS TO :

- Develop your business internationally with confidence
- Be protected against the insolvency of your clients and secure your margins
- Receive strategic growth support
- Instill confidence in your bank partners to obtain better financing terms
- Optimize your accounts receivable
- Optimize your balance sheet and income statement
- Build lasting relationships with your business partners

THE KEYS TO YOUR EXPORTING SUCCESS

1. Know your market and anticipate its evolution
2. Secure your business
3. Improve your competitiveness

1 UNCOVER THE STRENGTHS OF THE MARKETS AND ANTICIPATE THEIR TRENDS

ACCESS THE RIGHT INFORMATION...

When entering a new market to develop your business, understanding it thoroughly is crucial. Visiting the location to meet potential clients is a good starting point, but it is not enough to fully grasp the complexities of the country—its business practices, language, and customs. How can you identify the strengths and weaknesses of a country, whether concerning its transportation network, political environment, or legal system, which may be necessary in case of a commercial dispute? This is where **Coface** comes in, offering insights on the development of countries and markets through **comprehensive country and sector assessments**. Additionally, we provide evaluations of the **creditworthiness and financial health of companies, leveraging our expertise in trade credit insurance**

... THANKS TO UNIQUE INSIGHTS

Our **in-house economists**, based across Europe, the Middle East, America, and Asia, collaborate with a team of **700 experts** to analyze the daily evolution of the global economy. They produce regular macroeconomic analyses, country risk assessments, sector evaluations, and thematic reports. These insights are enriched by our local credit analysts, who directly engage with businesses in their respective countries. By integrating these **on-the-ground insights into our central database, we ensure a comprehensive assessment of country, sector and business risks**.

EXPERT ADVICE

Knowing the general business climate or the economy of a country is not enough. **Political risk must also be considered**. Indeed, if a state becomes socially unstable, its economy and your balance sheet will be affected.

KEY TAKEAWAY

Explore our website to access our interactive country risk map, detailled economic analyses, and expert insights. We also provide business information solutions to help you make informed decisions at any time.
More information at **www.coface.ch**

2 SECURE YOUR INTERNATIONAL OPERATIONS

VERIFY YOUR CLIENTS' FINANCIAL HEALTH

In today's digital age, creating the illusion of a reputable business has become easy. When contracting with new international clients, it's essential to at least verify their official registration, ensure the reliability of their claims, assess their payment capacity, and review their payment history. As a recognized credit insurer, we provide **reliable information about your clients and suppliers for international transactions.** You can trust that the data is current because credit insurers require the most up-to-date and accurate information to precisely evaluate their own risks.

DID YOU KNOW?

35 % of SMEs report experiencing payment delays of over 30 days on average

80 % of companies face payment defaults

25 % of business bankruptcies are related to unpaid invoices

53 Coface information centers around the world

700 Coface analysts around the world

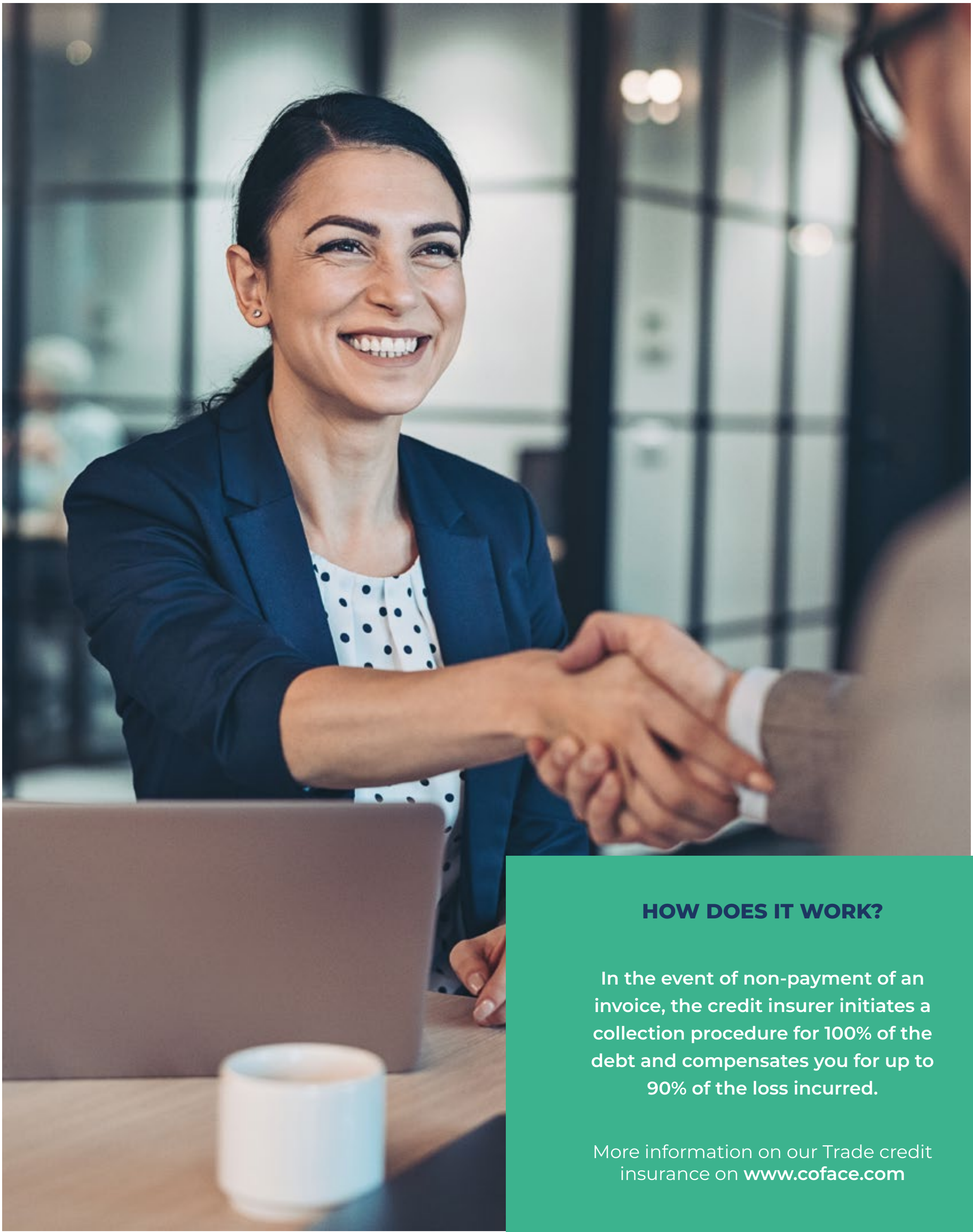
195 millions of companies listed in our database

CLOSE TO THE RISK AND YOUR BUSINESS

Every day, our risk underwritters, located in 46 countries and experts in the local economic fabric, make over 10,000 credit decisions, providing guarantees on our policyholders' transactions.

PROTECT YOUR CASH FLOW

To safeguard your revenue, you don't need to resort to complex or expensive solutions. Coface credit insurance **protects your trade receivables against the risk of non-payment by your clients**. In the event of a default, **we handle the debt collection through our international network of experts**. We recover your receivables on your behalf to maintain your relationships with partners and achieve the best possible recovery rate. If recovery fails, **we compensate your losses, thus securing your cash flow.** Credit insurance is the simplest, most reliable, and most cost-**effective way to mitigate cash flow losses due to insolvency or non-payment by your clients**



HOW DOES IT WORK?

In the event of non-payment of an invoice, the credit insurer initiates a collection procedure for 100% of the debt and compensates you for up to 90% of the loss incurred.

More information on our Trade credit insurance on **www.coface.com**

3 IMPROVE YOUR COMPETITIVENESS

Exporting requires a delicate balance. Your goal is to **capture market share** while setting appropriate payment terms, which is key to **enhancing competitiveness**.

To help you achieve this, **we secure your credit sales**, allowing you to be more flexible with your current or potential clients by negotiating more favorable terms. If you offer extended payment deadlines, clients may be more inclined to place larger or more frequent orders. Similarly, new clients may prefer doing business with you if you don't require advance payments.

TRUST COFACE TO EXPAND YOUR EXPORT OPPORTUNITIES

Coface regularly evaluates each of your clients to ensure you negotiate at the desired credit level. This not only protects you from risky transactions but also gives you **a competitive edge** by extending credit to financially stronger clients.

With credit insurance, you can **secure better financial terms from your banking partners and suppliers**, and negotiate more favorable payment conditions with international clients.

Additionally, it relieves you of the burden of debt collection in unfamiliar languages and territories, allowing your sales teams to **focus on high-quality prospects and be more effective**.

> **"Having a secure cash flow is an undeniable advantage for continuing our development."**
>
> **Laurent Musitelli**
> CEO of Komax

BEST PRATICE

Credit insurance solutions are a mark of trust for your banking partners. This demonstrates your own solvency and solid management of client risk.

WITH COFACE, BENEFIT FROM GLOBAL REACH AND LOCAL PRESENCE

As a publicly traded company and a **leader in credit insurance for over 75 years**, Coface is the right partner to help you mitigate risks, identify opportunities, and secure your profit margins.

With the most finely woven international network, Coface is a benchmark in credit insurance and risk management. Regardless of your size, industry, or location, we offer innovative, **customized solutions** that meet your needs and commercial strategy.

Coface is committed to developing new, flexible solutions that are easily accessible, sharing its expertise and capabilities as widely as possible with economic actors **to facilitate business-to-business trade**.

COFACE TRADE CREDIT INSURANCE: YOUR BENEFIT

- **Anticipate changes in your business environment**
- **Make informed business decisions**
- **Protect your balance sheet from economic uncertainties**
- **Maintain good relationships with your debtors during difficult times**

COFACE : THE CHOICE OF A STRONG PARTNER

200
COUNTRIES COVERED

100 000
CLIENTS

685 Bn €
in insured receivables

A reliable partner rated
AA– by Fitch
& A2 by Moody's

FOR MORE INFORMATION

Talk to our experts and expand your international business:

info.suisse@coface.com
www.coface.ch

Compagnie française d'assurance pour le commerce extérieur (Coface), a public limited company with capital of €137,052,417.05, headquartered at 1, place Costes et Bellonte - 92 270 Bois-Colombes, registered in the Nanterre Trade and Companies Register under number B 552 069 791.