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THE TRAILBLAZER

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EURO EXIM BANK

Facilitating Global Trade

www.euroeximbank.com

CONTENTS

MESSAGE FROM THE
CHAIRMAN | 02

RECENT AWARDS AND
RECOGNITION | 02

EVENTS, PUBLICATIONS
AND PODCASTS | 03

WORKPLACE AGILITY DURING
A CRISIS SITUATION | 04



IMPACT OF COVID 19 ON THE
CARIBBEAN | 05



GLOBAL CONSUMER
BEHAVIOUR TRENDS IN 2020
AND BEYOND | 06

WHAT COVID-19 MEANS TO
FUTURE OF BIOLOGICAL
SPECIES AND THEIR
MONETARY ASPIRATIONS | 07



CLIMATE CHANGE; ANOTHER
RAPIDLY EVOLVING CHALLENGE
FOR INTERNATIONAL TRADE | 08



STRENGTHENING CUSTOMER
RELATIONSHIPS | 09

SMART & RESPONSIBLE
MARKETING | 10

BEWARE, SCAMS ARE
EVERYWHERE | 11

EXIM WAVE - MERCHANT
ACCOUNTS FROM
EURO EXIM BANK | 12

MESSAGE FROM THE CHAIRMAN

Euro Exim Bank have never been better placed to service corporates and SME's in these markets, not only with our innovative blockchain enabled SimpleX trade platform providing immutable information gathering and sharing, but also embracing Ripple systems for real-time payments and frictionless low liquidity transactions with underlying XRP cryptocurrency.

Going from strength to strength facilitating world trade, issuing financial instruments such as Letters of Credit, Standby Letters of Credit, Bank Guarantees and Performance Bonds, we are a key element in the global supply chain covering the financial life cycle of goods as they traverse the Silk Road.

Today, we are enjoying growth of business volume, credibility, and establishing new offices in Asia.

We have been honoured to speak at high level events across Africa and Asia, gaining an enviable reputation in being featured in the worlds press, with television interviews and at GTR conferences, on improving trade, trust and financing.

We continue our charitable works, instilling corporate and social responsibility with fair play, treating people with kindness and respect, and offering a helping hand to those unable to help themselves.

With our innovative outlook, systems and partnerships we look forward to an exceptional year in terms of client and revenue growth and greater automation through advanced IT capabilities enabling us to meet industry challenges, continuing our operations as a major trusted force in trade finance.



Kaushik Punjani
Chairman
Euro Exim Bank

RECENT AWARDS AND RECOGNITION

We take pride in continuously working to achieve greater innovation and performance.

We are honoured to be recognised with these accolades for our success in positively influencing our stakeholders and the trade finance industry.

We thank Euro Exim team for their continued support, dedication and loyalty that make Euro Exim Bank such a success story.

CEO VIEWS AWARDS

Recognised as Top 50 Most Innovative Companies To Watch in 2020
www.theceoviews.com

CAPITAL FINANCE

Best Global Trade Services Bank
www.cfi.co

THE CEO STORY

Top 10 Financial Services Providers in India 2020
www.theceostory.in

CXO FORTUNE AWARDS

10 Most Influential Companies of the Year 2020
www.thecxofortune.us

EVENTS

GTR - Mumbai

GTR India 2020 returned to Mumbai on February 10, 2020. Over 350 delegates were in attendance with discussions focusing on the most topical themes being spoken about in the market including India's progress towards digitising the economy and its work towards the development of the Smart Cities mission.

Insights were gained from industry peers as they shared their perspectives into the country's withdrawal from the RCEP agreement.

It also featured a keynote in-depth interview between Graham Bright, Head of Compliance & Operations, and Henny Sender, Chief Correspondent, International Finance, Financial Times.

GTR MENA Region Dubai

GTR MENA 2020 returned to DUBAI on February 17, 2020. Over 850 delegates were in attendance with discussions on Africa, Expo 2020, digitalisation, new trade flows and sustainability.

Once again, Graham Bright was a key speaker and panellist, joining thought leaders discussing vital issues for the region and long term expansion.

Mansion House London

Invitation to the old Mayors residence following our publication in Parliamentary Review took place on 11th March.

With the backdrop of this famous building features, the specially invited audience, including Mr Kaushik Punjani and Mr. Graham Bright, heard speeches by a former Lord Mayor and Andrew Neil, a noted political Journalist and BBC TV personality.



MANSION HOUSE



GTR INDIA



EEB
INTERNATIONAL
TEAM

PUBLICATIONS & PODCASTS

BUSINESS CONNECT INDIA

<https://businessconnectindia.in/magazine/>

GLOBAL INVESTOR

[https://issuu.com/theglobal-investor/docs/01 the global i nvestor summer edition 2020](https://issuu.com/theglobal-investor/docs/01_the_global_investor_summer_edition_2020)



EEB GTR MENA
TEAM

THE LEADERS COUNCIL

[https://www.leaderscouncil.co.u k/members/graham-bright](https://www.leaderscouncil.co.uk/members/graham-bright)



GTR MENA

CIO VIEWS

<https://ciovies.com/euro-exim-bank-transforming-smart-banking-with-innovative-technology/>

WORKPLACE AGILITY DURING A CRISIS SITUATION

BY GRAHAM BRIGHT - JP
HEAD OF COMPLIANCE
AND OPERATIONS
EURO EXIM BANK

With the advent of Covid-19 and sudden lock-down for many, working at home has forced us to re-evaluate how, when and where we conduct business, and the benefits and challenges it presents.

As noted by Dr Maria Mexi of Social Europe, work is not a place, it is a web-based task or activity, and we need to plan for a future of 'decent digiwork', respecting labour markets, social protection and welfare.

Those new to home-working have no doubt found it takes discipline not to waste valuable time on non-work issues, and re-engaging once a train of thought or process has been interrupted.

Thankfully, the internet is providing speed, connectivity, information exchange, cross border collaborative working and the opportunity to work with digitalised processes.

The magnificence of our office buildings will not be nearly as important as our trusted, global, online, digital presence.

Companies will be more proactive in using innovative policies and practices.

It may even be possible to dispense with traditional office space completely as remote staff are more able to cope with external disruption such as transport strikes, severe weather, natural disasters or terrorist action.

However, with retail businesses shut, demand at an all time low with recession looming, the warnings are already growing regarding new sophistication and levels of cyber-crime and scams.

Firms must be more alert to equip and arm remote staff against such attacks, and ensure that protections, safeguards and vigilance are not relaxed.

In trade, as 'wet-ink' on documents is replaced by more digitalised electronic documents and certified copies, finality and certainty of delivery will become standard via the internet leading to a falling reliance on courier services.

Our role remains to assist companies of all tiers to re-engage with cross-border supply chains, new demand and to assist businesses to contribute to trade in general as the global pandemic is eradicated and we start our journey to the new normal.



Graham is an experienced industry professional from a financial services & system vendors background. His extensive career 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.

“

THE MOST IMPORTANT THING ABOUT HAVING GOALS IS HAVING ONE

GEOFFREY F. ABERT
AUTHOR

IMPACT OF COVID 19 ON THE CARIBBEAN

BY SONIA SIFFLET

MANAGER – ST. LUCIA
EURO EXIM BANK

The COVID 19 pandemic has had an immediate and devastating impact on every aspect of human activity worldwide and while the Caribbean has recorded minimal cases, the economic impact on the islands has been traumatic.

The islands, while politically independent, are highly exposed and influenced by global conditions especially in the USA and Western Europe.

The natural and human resources of the islands are not generally favourable to large scale industrialization and therefore the mainstay of the economies is Tourism, which in some cases amounts to 80% of GDP.

However, in the effort to contain and mitigate against the spread of the virus, the islands have had to implement early measures such as social distancing, curfews, lock-down and more significantly, closing the borders to passenger traffic.

This latter measure has effectively shut down the Tourism Industry, which has resulted in massive job losses. Some financial regulatory bodies are forecasting negative GDP growth between 10% - 18%.

If the anticipated re-opening of the borders between the third and fourth quarters of 2020 is realised, re-energising the economies of the various islands will be slow because of the dependence of worldwide influences.

It will not be “business as usual” post COVID 19. Technology and digitalisation will be the key drivers in trade as businesses will be forced to look to non traditional sources for financing and foreign investment, and tenacity of our Caribbean people is that we will emerge from this crisis stronger together.

From January 2020, CARICOM Heads of Government commenced their action while provincial concentration in the disease initially started to grow and continued their efforts to tackle the spread, establishing regional protocols.

Euro Exim Bank stands ready to assist clients wishing to make use of the trade opportunities the new order may present.



Sonia is a banking professional with 30+ years of experience in all aspects of commercial and retail banking - building, coaching and leading teams for the delivery of excellence in Customer Service in an environment of institutional and product range change; Award winning professional for Sales Performance and Customer Service; Knowledgeable in banking regulations including Anti-Money Laundering and Compliance issues and accomplished in process integration, change management and organisational restructuring.

What is CARICOM?
The Caribbean Community (CARICOM) is comprised of twenty countries (fifteen Member States and five Associate Members), mostly island states in the Caribbean stretching from the Bahamas in the north to Suriname and Guyana in South America. It was established by the English-speaking parts of the Caribbean in 1973 with the primary objectives to promote economic integration and cooperation among its members, ensure that the benefits of integration are equitably shared, and coordinate foreign policy. CARICOM is the oldest existing integration movement in the developing world.
Source | www.imf.org

GLOBAL CONSUMER BEHAVIOUR TRENDS IN 2020 AND BEYOND

The coronavirus epidemic compelled the global consumer to embrace new-found lifestyles, reassess significant milestones and alter consumption patterns.

It is causing many businesses to pivot their operations to fulfil the drastic and sudden changes in consumer demand and new competition.

Euromonitor International, a leading provider for global business intelligence and market analysis, recently introduced a perspective model, evaluating the short- and long-term consequences of world events, especially COVID-19, on consumer behaviour and how these deviations will impact business strategies in the global market.

Beyond Human: Rapidly automating operations to implement contactless ordering and delivery.

Catch Me in Seconds: Needing quick, concise and real-time content to stay informed during a period of uncertainty.

Frictionless Mobility: Limiting non-essential travel and using extreme caution when commuting is necessary.

Inclusive for All: Providing essential resources to help high-risk individuals and prioritizing the health and safety of consumers.

Minding Myself: Managing heightened anxiety and coping with home-bound as the new normal.

Multi-functional Homes: Shifting all activities—working, teaching, shopping, exercising and socialising, among others—to virtual at-home occasions with homes changing to new hub for daily lives.

Private Personalisation: Willing to share personal data to benefit public health and use digital services while in isolation.

Proudly Local, Going Global: Supporting small businesses and seeking local-origin products.

Reuse Revolutionaries: Reverting to single-use items to avoid spreading or contracting the virus.

We Want Clean Air Everywhere: Preventing indoor pollution during lock-downs.

Companies with inherent abilities of flexibility and adaptability are in the forefront today. New industries will materialise with extensive online presence and businesses will be required to invest heavily in improving their technological resources and know-how.



Source :
www.euromonitor.com

WHAT COVID-19 MEANS TO FUTURE OF BIOLOGICAL SPECIES AND THEIR MONETARY ASPIRATIONS

BY SANJAI ARASU S
TRADE FINANCE SPECIALIST
EURO EXIM BANK

Extinction (Pessimistic view)

Among many reliable prophecies that have occurred after being predicted there is a very scary one related to the current situation where it says that "When you see Chinese soldiers entering your homeland like crows and sparrows, the extinction of the world will be initiated."

We can consider the COVID-19 as the Chinese soldiers here. Then the sunrise for trade finance business is far off, including any other business and even to the biological species.

Partial Recovery (Behavioural Evolution)

We humans, as the most eligible survivors of all species in the 4.5 billion years history of our planet earth, and the 3.8 billion years of biological life forms, from a micro-organism to us, are capable of evolving our behavioural activities according to the threatening and comforting situations of our environment. We can evolve in adapting to the new environmental changes as it has been proven in the more than half-million years of known hominoid history. In this case, we may not discover a vaccine like in the case of HIV for the COVID-19 virus.

So, we will find new ways and invent new techniques for living and working. And the key player will be technology.

The business may not be as robust as it had been earlier, but we will manage to fare better after evolving our behavioural activities in a longer period in the future, but always living in the fear of being infected.

Complete Recovery (Vaccine discovered)

In this case, we discover a vaccine and we recover fully, then return to our old ways but with a positive adaptation of techniques and technology where we will work more remotely than through physical interactions.

We will shun as many possibilities as possible for physical contacts with each other and then evolve to adapt remote contacting methods, with minimal physical interaction.

Key Takeaways

More physical hygiene, less pollution, better street-cleanliness, heightened awareness of the value of survival resources like food and water, Work-From-Home culture, understanding the value and intimacy of family, giving importance only to essentials for living & surviving, realising that the most precious commodity in LIFE itself, etc.



Sanjai Arasu S is a Banker & Wealth Manager professional with 20+years of experience in all aspects of Private Banking, AUMs and real estate - working with HNWI managing their international banking needs and providing wealth management services. With a substantial record experience in procurement of bulk lands for national and international clients including individuals and corporates. After retirement from the services of Private Banking & Wealth Management, he joined Trade Finance Banking a few years ago, and now is actively involved with Euro Exim Bank full time. He mainly focuses on government-related and private long-term projects. Sanjai is a Trade Finance Specialist in the senior level, for Euro Exim Bank. He values ethical well-structured organisational formations and believes in practises and policies which facilitate functional ease within the parameters of moral and lawful conduct, such as Euro Exim Bank.

CLIMATE CHANGE; ANOTHER RAPIDLY EVOLVING CHALLENGE FOR INTERNATIONAL TRADE

Climate change is projected to impact the international trade by many ways, not of all which can be easily determined.

Global transport, distribution and supply chains are the first sectors that can become susceptible to disturbances caused by climate change making the future international trade patterns to reform.

Severe weather conditions can cause ports and transport channels to shut down from time to time, destroy infrastructure essential to trade with long-term inactivity.

These disruptions can create prolonged hold-ups, escalate the costs of processing international transactions, and possibly will alter the standard trade patterns, as corporations search for substitutes to protect their businesses and operational dependability.

The direct impacts are;

Cause - Increased temperature and solar radiation

Effect - Loss of water seal causing potholing, reduced airlift capacity for aviation-based mode and reduced refrigeration storage period for sea-based transportation with high maintenance and insurance costs.

Cause - Sea level rise and sea storm surges

Effect - Permanent or temporary flood, submerge of bridges and terminals, lower shipment clearance, damage to port infrastructure, increased rates of corrosion and oxidation equipment with risk of delays, need for new ship design (causing lack of availability) and higher maintenance costs and repair of port facilities.



Previous climatic assessments or studies cannot reliably forecast upcoming environment calamities emerging from climate change anymore. Expedited global warming has distorted the course of natural ecosystem.

Climate change a serious issue. It is essential to accelerate a global agenda of change across nations, industries, lifestyles and mindsets to accommodate environment policies and protection protocols.

Source :
www.hbr.org

STRENGTHENING CUSTOMER RELATIONSHIPS

BY MATHISHA WAHIKALA
MARKETING MANAGER
EURO EXIM BANK

Customer acquisition, gaining their loyalty and retention are increasingly challenging for organisations today.

It is more evident in the global services sector that already contains a large portion of technology-savvy customers, who prefer organisations with multifaceted and sophisticated digital ecosystem.

Daunting Challenges

Organisations face overwhelming tasks of improving their digital business models, lowering costs and enable agile decision making. They need productive operational structures that meet rapid changes in customer demand.

Effective customer engagement is a core challenge. Organisations are pushed to intensify their connectivity by innovating interactive digital platforms to enact best customer experience.

Content management is a challenge usually overlooked but still encompasses as a vital requisite. The formation of content requires inventive creativity and in-depth understanding of the customers.

Undoubtedly, there is a relentless need to overcome these challenges and enrich customer relationships.

Know Your Audience

Thanks to digital communication, media and technology, organisations are able to retrieve an increasingly wide-ranging array of specific customer data and information, comprising of demographics, psychographics, location, on-device, and response data.

Empirical analysis and evaluation of these can provide paradigm shifting insight to customer behavioural patterns. It also enables companies to establish differentiated and diversified marketing, sales, and customer service and content management strategies.

Action Plan

Approaching customers for effective lead/sales generation combined with customer service transformation is a unique forte at this point. Convenience and momentum of service delivery, including well-informed, skilled and responsive professionals are one of the greatest factors in customer retention.

Organisations can also enhance their brand and corporate image by following a consistent customer-oriented model focusing on customer trust by transparently and genuinely putting them first.

What Matters The Most

Aiming for a favourable and lasting impression in the customer's mind is imperative for optimal positioning that overrides the competition.



Mathisha is a marketing professional with 18 years of experience in strategic marketing & business development, gained from leading 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, Postgraduate Diploma in Professional Marketing from the Chartered Institute of Marketing, UK, and a Post Graduate Diploma in Marketing from SLIM, Sri Lanka. Reading and researching are her favourite pursuits along with a powerful obsession with music.

SMART & RESPONSIBLE MARKETING

BY USHA SUBRAMANIAM
ASST. MARKETING MANAGER
EURO EXIM BANK

Drastic changes have arisen from the current global turbulence, and companies need to find responsible marketing tactics to sell their brands as consumers reduced the frequency of visiting a store. The POS materials and outdoor advertising are lost in the storm of the pandemic crisis. New digital strategies are evolving as a measure to reach customers.

Following steps may help you to provide a responsible and effective marketing campaign:

Conduct a marketing campaign audit: Some campaigns can be perceived as inappropriate during a pandemic. Of course, some brands have nailed it by converting their campaigns to suit COVID 19 responses, but it is a big risk to take. A marketing campaign audit is the first step to take to analyse your campaigns in the pipeline and decide which campaigns should be paused and which should be redesigned to suit the present consumer buying pattern.

Consider a campaign that gets you closer to the customers : A campaign centred on the theme of “Get Closer To Your Customers” can turn to “Support Your Customers” comprises with quarantine protocols show responsible advertising.

Provide useful information: Communicating on the proactive measures the business has taken, updated policies, and socially responsible actions will help the brand to portray a positive message to the consumers. Although keeping consumers informed is vital, it is also important not to overdo it. Be sensitive to dramatic language and overload of information.

Evaluate your visuals text: Visual communication depicts more meaning than words.

Avoid visuals of crowds or people in close contact, such as touching. It entails people working in offices or at social gatherings away from their homes within proximity to each other.

Rephrase the language that explains close interaction. Reconsider language like “get in touch,” “work hand in hand,” or “get closer to your customers.” Swap out visuals. If you have campaign visuals that depict crowded places, groups, swap them immediately.

Do not capitalise on the crisis

We saw many businesses capitalising on the pandemic, especially masks suppliers, sanitisers, and disposable glove suppliers, are selling their products at sky-rocket prices. Although such strategies will boost the cash flow for the business during the pandemic, it is will surely fail once the pandemic is over.



Usha is a professional marketer with 7 years of experience in sales and digital marketing. Her career gave her the opportunity to work with advertising agents, press and direct clients in order to implement full-fledged marketing campaigns on behalf of the employers. Her skills include high quality customer service, social media marketing, design, and communication. 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. She was also awarded the best brand and logo design for a help-desk support software developed by one of her former employers. She is currently doing her MBA from the University of Southern Queensland, Australia. Her favourite past times are reading and photography.

BEWARE, SCAMS ARE EVERYWHERE

BY ADHITHYAN SUNDAR
DIGITAL STRATEGIST
EURO EXIM BANK

Scams are one of the most aggravating threats to the financial sector. Frauds and scams have existed since the early days of history and with today's technology they have become more complicated and difficult to detect.

Since the cases of fraudsters are rising globally, it's mandatory to be cautious and alert. For example, if you see the most recent Bitcoin scam, where the hackers have manipulated several staff members to access accounts, in a high-profile attack on social media company, including those of the democratic presidential challenger Joe Biden and tech entrepreneur Elon Musk to solicit bitcoin.

Transmitting data through a network includes three basic security risks;

Eavesdropping - intermediaries listen in on private conversations (one computer talking to another).

Manipulation - intermediaries change information in a private communication.

Impersonation - a sender or receiver communicates under false identification.

Source : www.globalknowledge.com

Security is an essential requirement of online banking because the internet is openly unsecured. Here are some tips to follow & protect yourself from being scammed;

Keep your vital information secured - Never share your details to strangers and keep the information of your company under high security.

Be careful when transferring money -

Research thoroughly about the site before you make a transaction. Use difficult to crack passwords.

Make sure you set your password long and difficult enough to break that it can withstand a brute force attack.

Be careful with the free trials - Do not blindly trust the free trial offers. Before you agree to a free trial, research the company, and read the cancellation and the expiration policy.

Make sure the websites you visit are safe -

Double-check the website's privacy rules, before you enter your financial information on any website.

Protecting your information is a mutual obligation. Euro Exim Bank's security measures are designed to hold maximum discretion of our customers' data. Nevertheless, customers also play a vital role in keeping this information safe.



Adhithyan is a Digital Marketing Strategist graduated from VIT University, with an inclination for creating marketing strategies and quarter on quarter plans for the team's marketing initiatives. His experience includes working as a content marketer for emerging startups. He also specialises in lead generation, product positioning, sales enablement, feature adoption, GTM activities along with content marketing and SEO management.

EXIM WAVE MERCHANT ACCOUNTS FROM EURO EXIM BANK

Exim Wave is the smartest way to make and receive payments from customers across the globe.

It enables a unique experience of steady payment processing and seamless scalability to grow your business.

Open & Hassle-free Payment Processing

Payment Options

- Online (Website & Mobile)
- Sell online with an e-commerce website, Mobile App and more.
- POS (Point Of Sale) - Sell in-person at your store locations, pop-ups, concerts.

Payment Methods

- Debit and Credit Cards
- Bank Account
- Bank Transfer
- Mobile Money
- POS
- M-Pesa
- Visa QR
- USSD

Issue & Create New Cards

Set up and manage virtual cards on our card issuing platform

Create virtual MasterCard and VISA

Start new FinTech businesses with just a few lines of code

Generate cards for your team, add spending limits, make them site-specific and so much more

Create cards for other purposes: payments on global sites, server/ cloud payments

Business Categories

Events

Accept payments for your events, movies and concert tickets both online and offline

Transportation

Provide quick and easy payment methods for your customers' travel bookings

Hospitality

Accept payments for customer bookings

Individuals

Create the best payment experience for your customers, whether you sell on social media, or as a freelancer

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**EXIM WAVE
SIMPLIFIES
PAYMENTS
FOR ENDLESS
POSSIBILITIES**

“

**PAYMENTS
MADE ON
OUR
PLATFORM IS
100% SECURE**

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**EXIM WAVE IS
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RELIABLE
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SOLUTION
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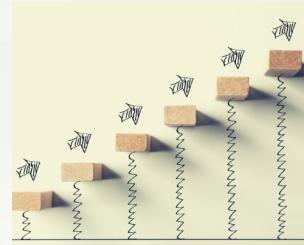
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