

VOICES FROM OUR REGIONS

ITFA African Regional Committee (ARC) Refresher Webinar on “How to Make a Good Deal in Africa”, July 2025

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On July 15th ITFA's African Regional Committee (ARC) held the latest in its educational webinar series aimed at African financial professionals and anyone financing or underwriting trade in Africa. The webinar had 130 registrations and over 60 attending on the day.

In this webinar, ARC Secretariat and ITFA Chief of Staff, [Tedd George](#), was joined by three seasoned trade financiers and members of the ARC – [Duarte Pedreira](#) (Crown Agents Bank), [Anne-Marie Woolley](#) (AGTF) and [Simon Cook](#) (Sullivan & Worcester) – to discuss the fundamental question in trade finance: what makes a good deal in Africa? This question is particularly pertinent given the current volatility and uncertainty in the global market, from high inflation and interest rates to Trump tariffs and regional conflicts.

The webinar started with three short presentations from the speakers. In the first, Anne-Marie took us through the many factors that must be considered when assessing a trade finance transaction from the corporate financing perspective. Drawing on a well-established framework – CAMPARI – she noted that unless the first three letters are satisfied (the Character, Ability and Means of the borrower), then the remaining letters (Purpose, Amount, Repayment, and Insurance/Security) are irrelevant; because if the lender intends to defraud you from the start, no amount of documentation or security will derisk the deal. As she put it succinctly: “Do it right or pay the price!”

In the second presentation, Duarte explored the challenge from the FI perspective, urging banks to get to know the business cycle of the businesses they are lending to and focus on the ‘Holy Trinity’: Goods, Receivables and Cash (GRC). He also spoke about TF COP and the work of the TF COP Task Force which was launched in early July (see article in this month's newsletter).

And in the third presentation, Simon gave the legal perspective, emphasising the need to get the balance right when it comes to matching financing with the actual business needs. Monitoring of transactions is essential so you can spot problems early on, and he urged lenders who are unfamiliar with new markets to get local legal support. He also spoke about Sullivan & Worcester's work with Anne-Marie and AGTF to produce a simple template for SMEs to use, which can greatly reduce the time & costs of legal processes and which they plan to roll out to the broader market later this year.

These presentations were followed by a discussion between Tedd and three speakers, punctuated by polls of the audience on the challenges facing trade financiers in Africa. The consensus was that market volatility, local currency depreciation and the high perception of risk in African markets remain the key challenges to making a good trade finance deal in Africa, while issues such as constrained foreign currency availability varied depending on the market/region.

If you were unable to see the webinar, or if you'd like to watch it again, the recording is available in the members area of the ITFA website, along with recordings of the previous webinars in the series.

Look out for upcoming webinars later this year, which will include the importance of credit insurance for factoring in Africa and a joint webinar with the African Development Bank on Anglophone West Africa. And if you have suggestions for topics to cover, please let us know.