

Pan Africa Trade and Working Capital

Value Proposition

Your story matters





Trade and Working Capital | Empowering Corporates Across Africa and Globally

Enhance your liquidity with bespoke solutions designed to unlock cash, mitigate risk, and fuel business growth. With a global presence and operations in 12 African countries, Absa leverages a digital-first approach to accelerate access to trade and working capital. Our streamlined processes optimise your cash conversion cycle, enabling fast, secure, and seamless transactions across the continent.

Working Capital

Improve your cash flow and optimise your liquidity..

What We Offer:

- Local and Foreign currency Overdrafts
- Money Market Loans

Client Benefits:

- Bridge short-term funding gaps with flexible, revolving facilities
- Access liquidity to support operational needs
- Align facility repayments with cash flow cycles
- Competitive pricing and tailored structures

Absa Differentiators:

- Pan-African coverage with local currency and FX options
- Fast onboarding and same-day drawdowns

Supply Chain Finance

Unlocking your domestic and international trade capability..

What We Offer:

- Receivable Finance
- Selective Receivable Finance
- Supplier Finance
- Trade loans

Client Benefits:

- Unlock cash tied up in receivables and inventory
- Expedite supplier payments while extending buyer terms
- Improve negotiating power and liquidity
- Off-balance sheet treatment and non-recourse

Absa Differentiators:

- Fully automated platforms for seamless execution
- Financing up to 100% of invoice value in major currencies
- Sector-aligned structuring

Documentary Trade

Manage payments and performance risk..

What We Offer:

- Guarantees
- Letters of credit
- Collections
- Escrows

Client Benefits:

- Mitigate payment and performance risk
- Secure transactions with bank-backed instruments
- Improve trust and compliance with trading partners
- Support for complex trade cycles and contract obligations

Absa Differentiators:

- Deep expertise in trade finance
- Full suite of risk mitigation tools tailored to client risk appetite
- Back-to-back instruments for off-balance sheet solutions
- Digital capabilities

Why Partner with us?



A Pan-African footprint with corridor expertise



Sector-specialist teams delivering tailored advisory



Digital-first platforms for trade and working capital management



A partnership ecosystem including DFIs, fintechs, and correspondent banks



Global reach with local knowledge



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