



## Collateral management

### Description:

System that facilitates access to financing for economic operators and purchasing of products or goods for export or import; through a three-party agreement.

The collateral manager (neutral party) secures the goods or merchandises in favor of the Creditor (banks, suppliers or other financiers in general).

### Goals:

Facilitate financing to the Depositor / Borrower by securing the pledge under collateral management for the account of the Creditor.

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**Target:** Cooperatives, Exporters, Importers, Industrialists and Financial Institutions.

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### How:

- Signature of a three-party agreement
  - Work procedures are written by Certispec
  - Control and securement of products and goods in accordance with contracts
  - The goods and merchandise are kept by the collateral manager in favor of the Creditor.
  - Sampling and sample preparation
  - Control of warehouse entries and exits
  - In-store inventory management and custody
  - Permanent inventory
  - Periodic reports
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### Advantages / Benefits:

- Can facilitate access to financing
  - Opportunity for Banks to serve a new clientele and develop their business.
  - Short term and renewable financing
  - Finance management
  - Products and goods constitute a secured guarantee for the account of the Creditor.
  - We are permanently available
  - Certispec is a neutral and independent party
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### Duration / pricing:

This service is offered on a contractual basis for a definite or indefinite period of time, as long as the stocks have not been sold and the Creditor hasn't recovered his due.

**The rates take into account: the products type, the volumes, the duration and the situation of the warehouse.**