

**TORQ**



# Trade Finance Gateway Program

Navigating Global Markets, Shaping Trade Finance Frontiers

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CEO of Agri Business at TORQ Commodities



Welcome to the TORQ Commodities Management Trainee Program, an initiative at the heart of our vision to redefine industry standards through innovation, integrity, and leadership. At TORQ, we are committed not just to the business of trade but to nurturing the next generation of leaders who will drive our mission of sustainable growth and transformative impact.

Our program stands apart in the market by not only equipping trainees with exceptional skills in procurement and sales but also by deeply integrating them into our global operations from day one. Unlike traditional programs that may offer theoretical knowledge, TORQ ensures practical, hands-on learning by immersing trainees in real-world challenges and solutions.

We are particularly proud of our focus on developing local talent. By tailoring experiences to reflect the nuances of local markets and offering opportunities to engage with global trade networks, we empower our trainees to foster substantial growth within their communities. This approach not only accelerates their professional development but also enriches the regions we operate in, creating a cycle of prosperity that benefits all.

Join us at TORQ to not just witness change but to initiate it. Together, let's shape the future of commodities trading and build a legacy of leadership and innovation.



# Program Structure

## Module 1 :- Orientation and Familiarization

**Duration:** Months 1 & 2

### **Overview:**

- Overview of company history, vision, values, operations, and structure
- Training on HR policies, procedures, and systems
- Meetings with department heads and interactions with in-house traders
- **Post 15 days to 3 months: Basics of Finance**
  - Differences between Agri Finance and Trade Finance
  - Business confirmation, contracts, trade flow
  - Commodity knowledge: specifications, seasonal factors, pricing
  - Contract terms: Incoterms, payment terms, POL, POD
  - Trade finance basics: letters of credit, bills of lading, finance costs
  - Estimated profitability tracking and reporting
  - Comparing estimated vs. actual profitability
  - Job shadowing finance professionals
  - Hands-on training in preparing MIS reports

## Module 2: Financial Management

**Duration:** Month 4 & 5

### **Sub-module A: Stock Reporting**

- Track quantity procured from each origin
- Summarize stock status by location
- Understand warehouse funding and contract integration
- Collaborate with Trade Operations for stock movement and fund realization
- Fund planning based on Accounts Receivable, Payables, and Financers

- **Sub-module B: Treasury Management**
- Monitor and manage cash flows
- Optimize working capital cycle
- Mitigate financial risks related to commodity prices, currency exchange, interest rates, and credit risks

## Module 3: Financial Operations (Accounts)

- Hands-on bookkeeping for payments, receipts, expenses, payroll
- Study compliance requirements (GST, TDS)
- Budget preparation and control
- Create sales dashboards
- Analyze profitability of contracts
- Understand transfer pricing

## Module 4: Global Stint (UK) Trade Finance

**Duration:** Month 7 & 9

### **Recap session covering:**

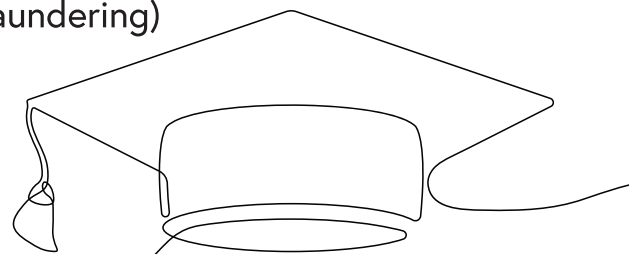
- International trade scope
- Role of banks and financial institutions
- Risks and settlement methods in trade transactions
- Working capital cycle based on trade flow

### **Sub-module A: Finance**

- Financing needs and sources (banks, trade funds)
- Types and quantum of needed finance (pre-shipment, post-shipment, import/inventory, receivable financing, etc.)
- Financing process: procurement, stock reporting, trade ops, sales, KYC, compliance, networking, negotiations

### **Sub-module B: Risk Mitigation**

- Trade risk management
- Financial crime prevention (fraud, money laundering)
- Sanctions impact
- Payment risks and data security



### **Sub-module C: Trade Finance Ops**

- Utilizing financing facilities: pre-shipment, post-shipment
- Examples of financing facilities

### **Sub-module D: Hedging**

- Introduction to hedging
- Commodity and forex hedging
- Hedging platforms and procedures

## **Module 5: Execution and Result Tracking**

**Duration:** Month 10 & 11

- Pilot comprehensive trade finance process
- Identify and propose solutions for process challenges
- Implement solutions and monitor results
- Quarterly review presentation to CEO/Mentor

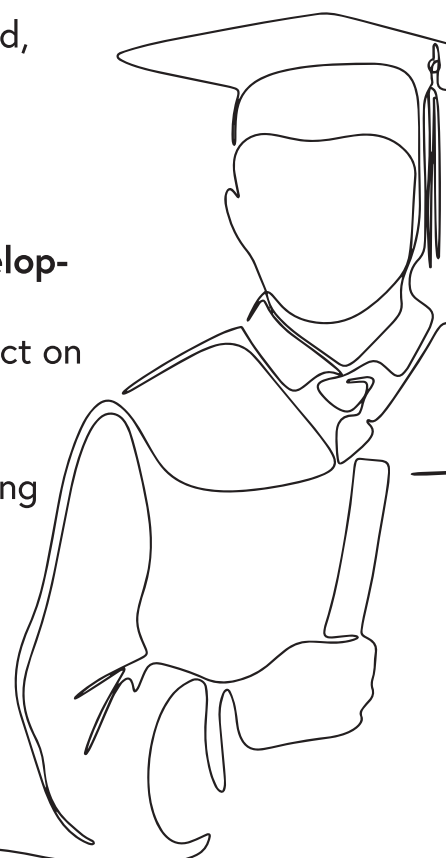
## **Module 6: Final Review and Performance Evaluation**

**Duration:** Month 12

- Final review presentation to CEO, Trade Finance Head, Country Head
- Feedback on induction program
- Posting as Trade Finance Manager

### **Ongoing: Continuous Learning and Professional Development**

- Stay informed about economic trends and their impact on commodity markets
- Pursue relevant certifications (CFA, FRM)
- Attend industry conferences, seminars, and networking events





# Craft Your Career, Connect Continents, Champion Change

## ■ Projects That you can work on :

Projects on supply chain optimization, supplier and stakeholder relationship analysis, sustainability practices, procurement cost benchmarking, and buyer market expansion.

## ■ Core Benefits :

Global exposure and cultural proficiency.  
Opportunity for significant project ownership.  
Accelerated path to a high-impact management role.

## ■ What We Seek:

Exceptional academic and professional backgrounds.  
Analytical and leadership prowess.  
Adaptability and eagerness for cross-cultural experiences.



# TORQ



16 Global Offices

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