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# FROM UNCERTAINTY TO CONFIDENCE: TRADE POLICY'S IMPACT ON BUSINESS STRATEGY



## **DORY MALOUF**

Director Value Engineering, North America, Kyriba

## **LISA HUSKEN**

Value Engineer, Kyriba

## **CRAIG JEFFERY**

Founder & Managing Partner, Strategic Treasurer



## **WHAT**

Considering how organizations can adapt in response to the shifting economic landscape.



## **WHEN**

Tuesday, September 30, 2025  
2:00 PM - 3:00 PM EDT



## **WHERE**

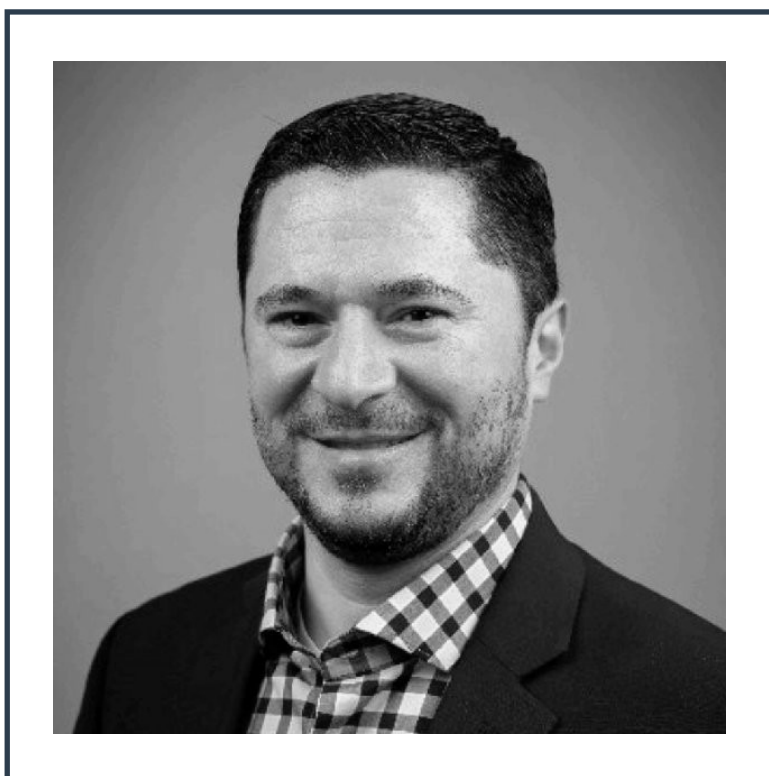
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# ABOUT THE SPEAKERS

## GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS



### DORY MALOUF

Dory has 20+ years of management treasury practitioner experience at leading fortune 500 companies (Faurecia Automotive, PulteGroup...). His practitioner experience includes multiple digital transformations and value realizations from treasury and finance technology as well as global cash management, capital market strategies, risk management, working capital optimization, economic trend analysis, and M&A. Dory's accomplishments in treasury and finance digital transformation have been featured in Treasury & Risk Magazine, as well as in case studies by the Association of Financial Professionals (AFP).



### LISA HUSKEN

Lisa Husken is a treasury expert with 15+ years management experience across Fortune 500 and private companies. As Value Engineer at Kyriba, she partners with global treasury leaders to drive transformation through benchmarking, maturity modeling, and risk mitigation. Lisa creates strategic roadmaps leveraging technology to optimize operations, integrate best practices, and align treasury initiatives with organizational strategic goals. Her approach delivers measurable results, enabling clients to maximize the value and effectiveness of their treasury departments.



### CRAIG JEFFERY

Craig Jeffery formed Strategic Treasurer in 2004 to provide corporate, educational, and government entities direct access to comprehensive and current assistance with their treasury and financial process needs.

His 30+ years of financial and treasury experience as a practitioner and as a consultant have uniquely qualified him to help organizations craft realistic goals and achieve significant benefits quickly.

# TOPICS OF DISCUSSION

KEY AREAS OF FOCUS &  
ANALYSIS



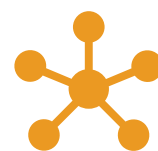
## CURRENT SITUATION

WHERE THE PRESSURES LIE



## VOLATILITY

ACROSS VARYING MEASURES



## IMPACT

EFFECTS OF VOLATILITY



## TACTICS AND STRATEGIES

MANAGING THE UNCERTAIN



## KEY TAKEAWAYS

AND FINAL THOUGHTS

# TODAY'S UNCERTAINTY

VARIABLES PRESENTING CHALLENGES FOR BUSINESS STRATEGY



Rising costs



Uncertain growth planning



Supply chain complexity



FX and cash flow volatility



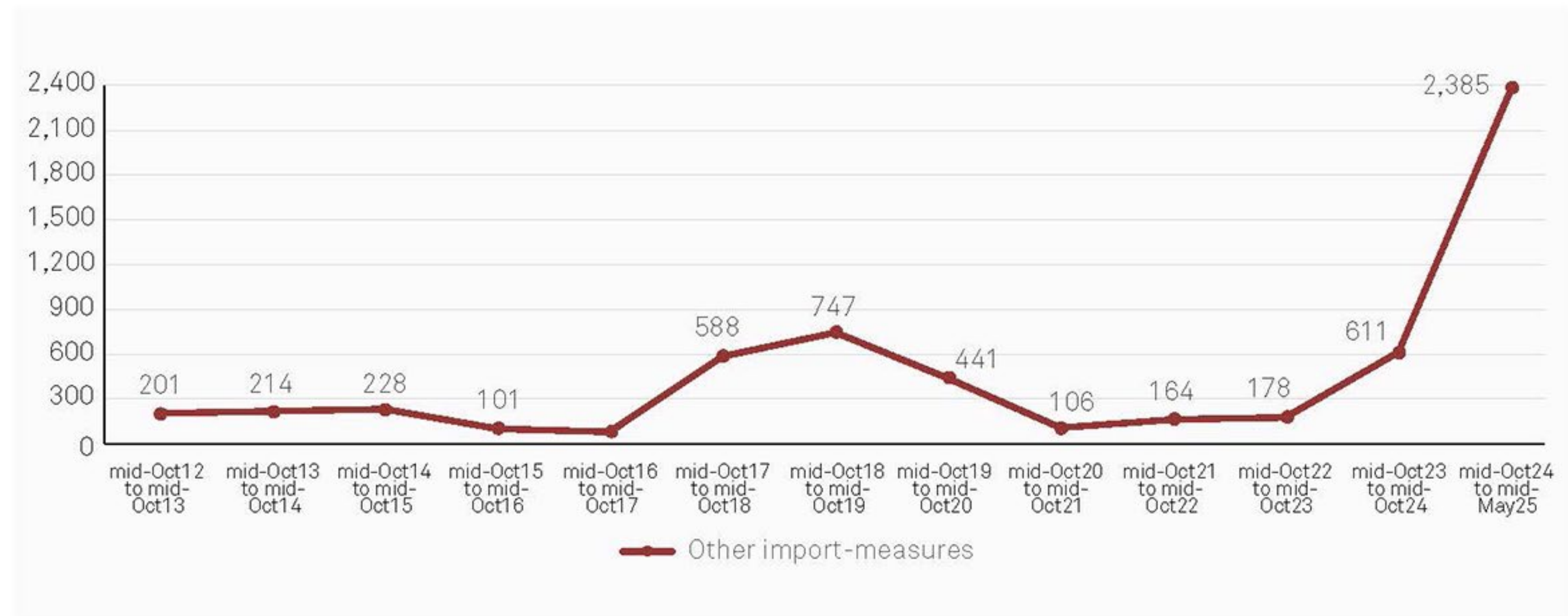
Implications for treasury operations: forecasting, investing, liquidity, exposure



# TARIFF IMPLICATIONS

## THE SHARE OF WORLD TRADE AFFECTED BY TARIFFS

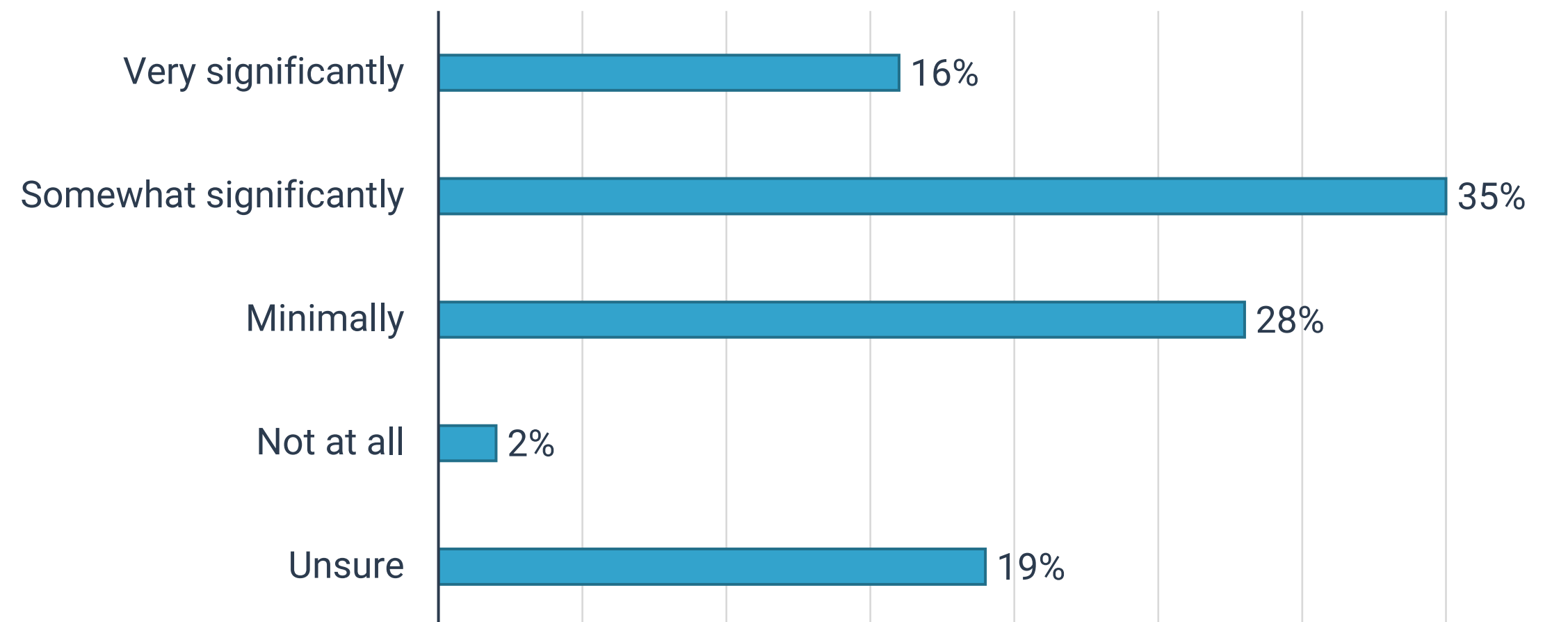
Trade coverage of new other trade and trade-related measures affecting imports by reporting period (not cumulative) in USD billion



Note: These figures are estimates and represent the trade coverage of the measures (i.e., annual imports of the products concerned from economies affected by the measures) introduced during each reporting period and not the cumulative impact of the trade measures.

# POLL QUESTION

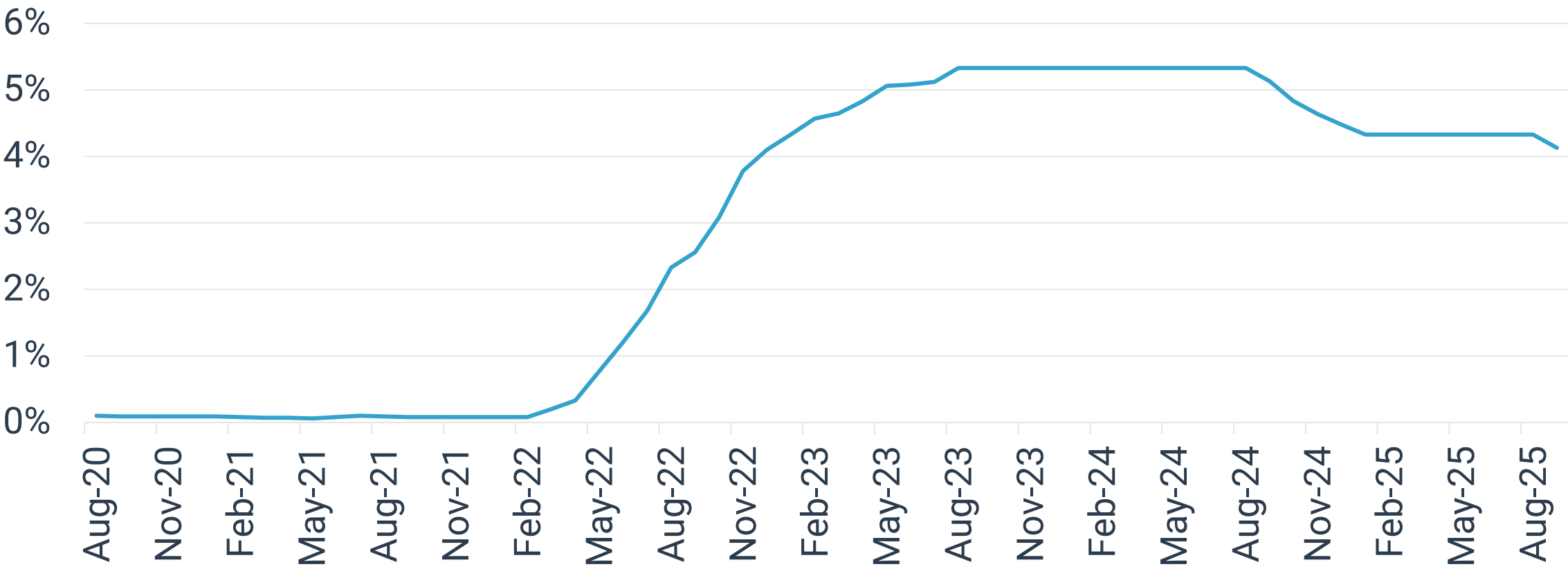
## Poll 1 - How significantly are shifting trade policies and tariffs impacting your organization's current business strategy?



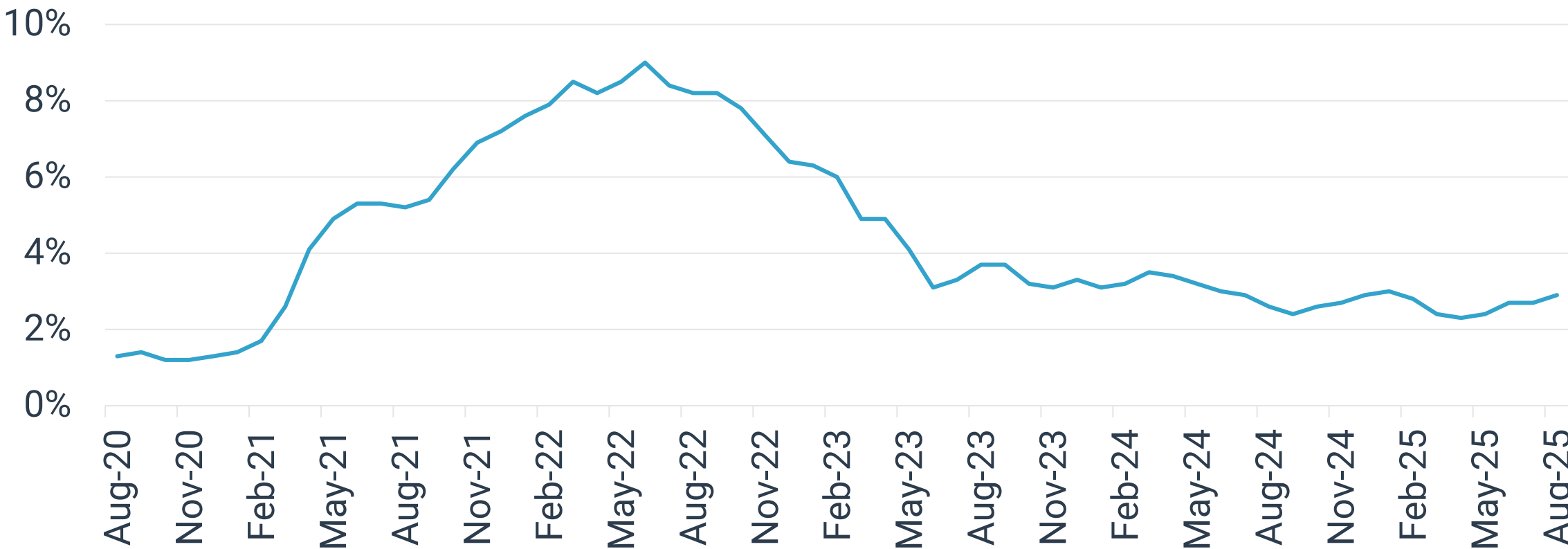
# ECONOMIC ENVIRONMENT

FORCES SHAPING COSTS AND CAPITAL

FED FUNDS  
INTEREST RATE



INFLATION

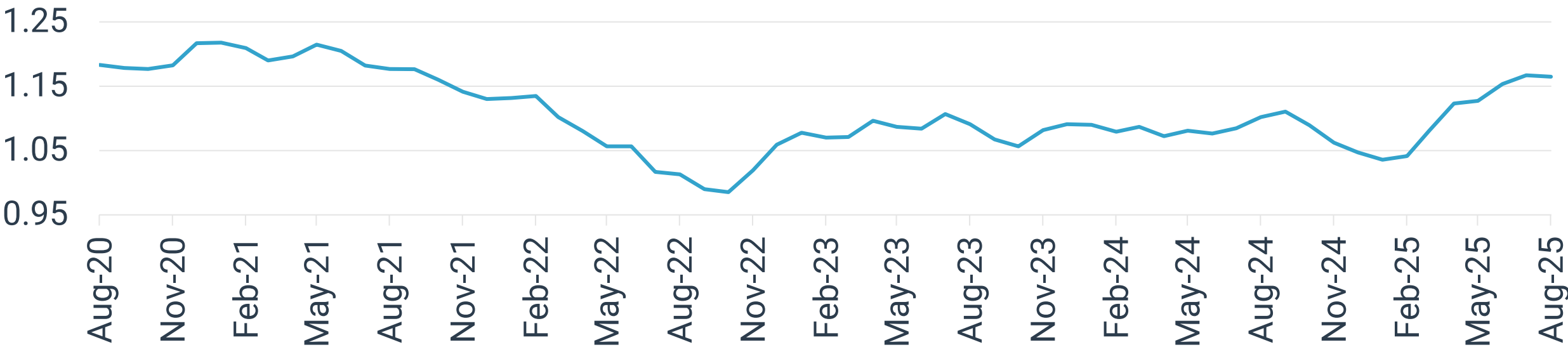




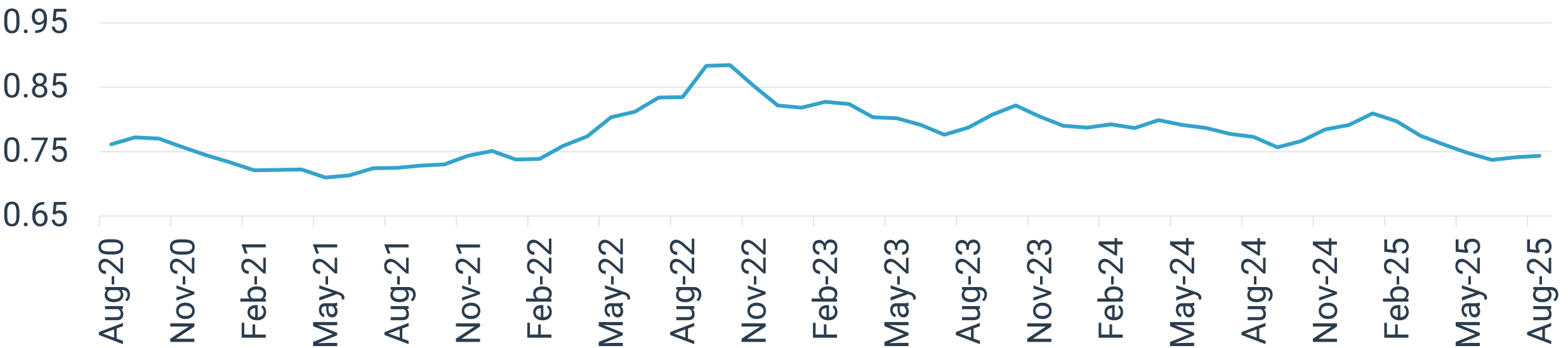
# GLOBAL CURRENCY RISK

## NAVIGATING FX VOLATILITY

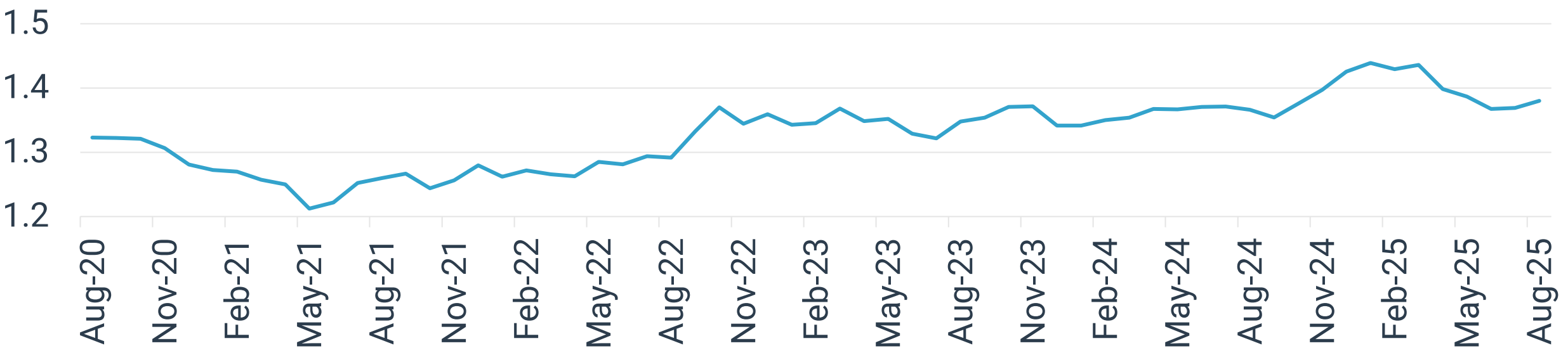
USD/EUR



USD/GBP



USD/CAD



# IMPACT OF VOLATILITY

## EFFECT OF FLUCTUATIONS ACROSS VARIOUS AREAS



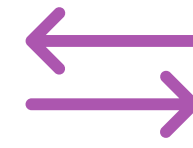
### TARIFF

- Cost of goods sold
- Pricing power
- Cash flow
- Market demand
- Sourcing/supply chain
- Income statement



### CENTRAL BANK POLICY

- FX volatility
- Interest expense
- Debt management
- Capital flows and liquidity
- Hedging strategy



### FX RATE

- Transaction and translation risk
- Forecasting
- Income statement
- Hedging approach and level

# POLL QUESTION

## Poll 2 - Our risk management posture is best described as we: (all that apply)



# HANDLING INVENTORY

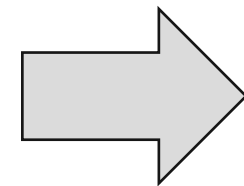
## SHIFTING APPROACHES



### EXCESS INVENTORY

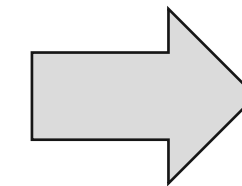
#### JUST IN TIME

- Minimal inventory, ordered as needed
- Lower storage and holding costs
- Requires reliable suppliers and logistics



#### JUST IN CASE

- Maintain stock to avoid shortages
- Higher carrying costs, ties up cash
- Protects against supply chain disruptions

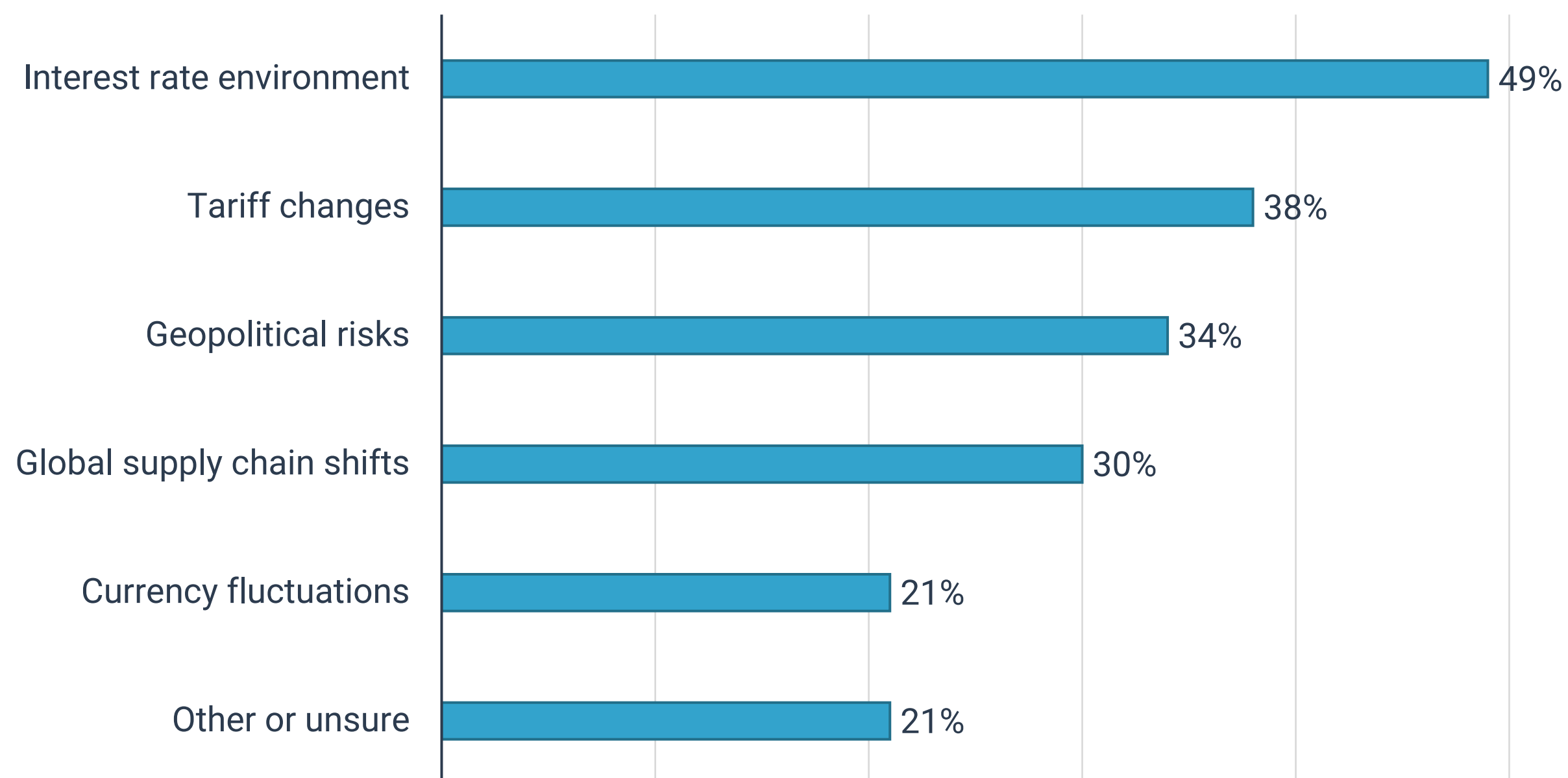


#### JUST BEFORE (TARIFFS)

- Purchase shortly before demand spikes
- Hedge against rising tariff costs
- Balances inventory risk and cash flow

# POLL QUESTION

**Poll 3 - Which external factor do you see as the biggest driver of your organization's operational or growth strategy over the next 12 months?  
(all that apply)**





# ESSENTIALS FOR CONFIDENCE

## TACTICS FOR HANDLING UNCERTAINTY



### ACCESS TO CAPITAL

- Lines of credits
- Working capital cash flow
- Cash conversion cycle
- Supply chain finance
- Cash pooling



### VISIBILITY

- Close/far
- Ability to track
- Forecast
- 100% real-time visibility
- Data



### STRATEGY

- Ability to adapt
- Priorities and planning
- Multiple scenarios
  - Worst, bad, OK, good

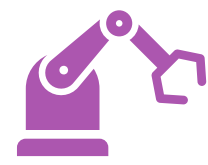


### TECHNOLOGY

- Automated scenario modeling for tariffs and costs
- Integrated ERP and treasury systems
- Predictive analytics for forecasting disruptions

# FINAL THOUGHTS

## HOW TO PROCEED



### TECHNOLOGY

- AI is finally being accepted and adopted in treasury
- Meeting the business requirements is not only about technology



### DATA

- You're only as good as the data and insights you have and how quickly and accurately you get those insights
- How are you cleansing, rationalizing, and reporting on that data?



### MINDSET

- Analytical mindset
- Risk management mindset
- Use different tools to help address the business requirements most effectively
- Complexity increases; technical capabilities increase, too

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## STRATEGIC TREASURER

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- Treasury Structures
- Liquidity & Risk
- Banking Services
- Treasury Technology



### ASSIST Outsourced Services

- Fee Management
- Employee Security Training
- Compliance Services
- Connectivity & Onboarding



### RESEARCH Market Data

- Survey Participation
- Research Report Access
- Industry & Peer Benchmarking
- Critical Treasury Assessment



### INFORM Industry Insights

- Technology Analyst Report
- Webinars (CE Credits)
- Podcasts & Videos
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- Investment Validation



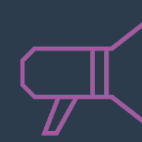
### ASSIST Outsourced Services

- Sales Optimization & Training
- Marketing Team Support
- Content Amplification
- SME Speaker Bureau



### RESEARCH Market Data

- Treasury Insights (Data Services)
- Tailored Market Research
- Survey Program Sponsorship
- Client Benchmark Reporting



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