



MSME Access to Finance

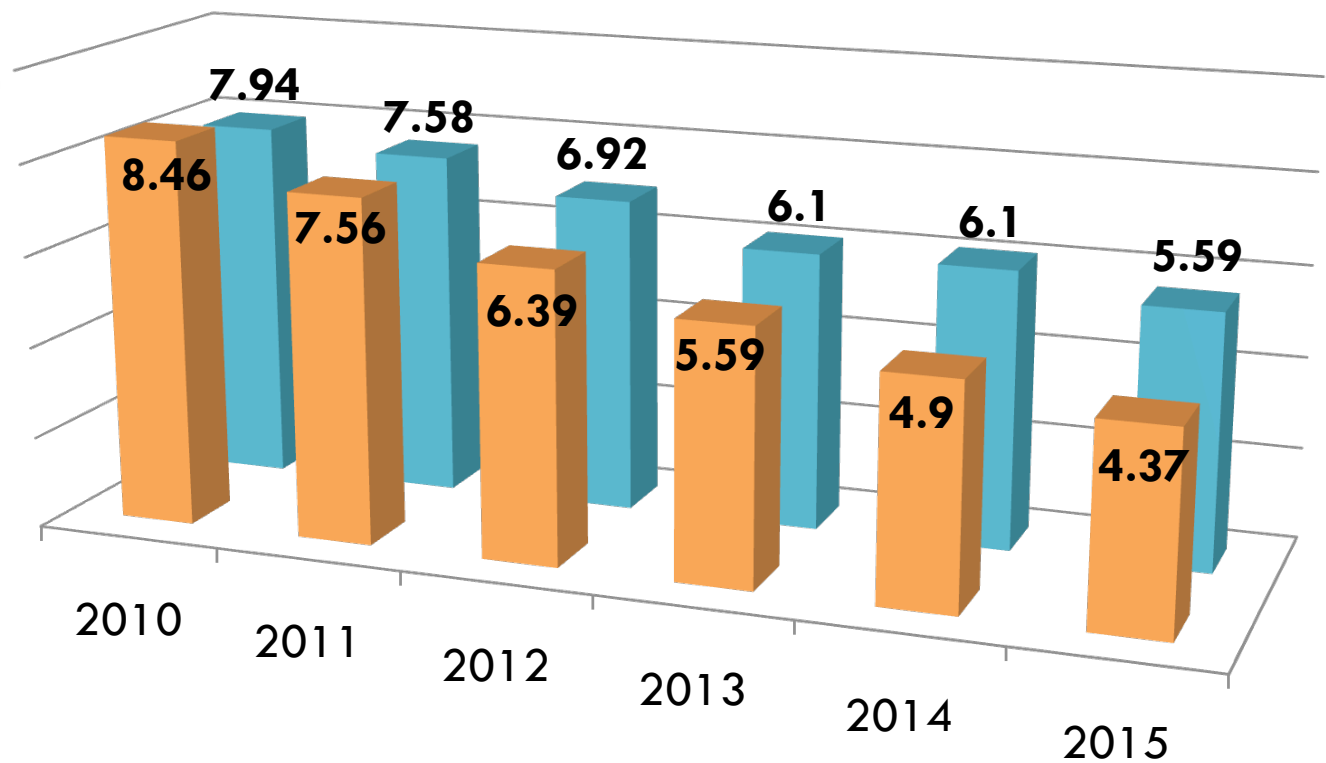
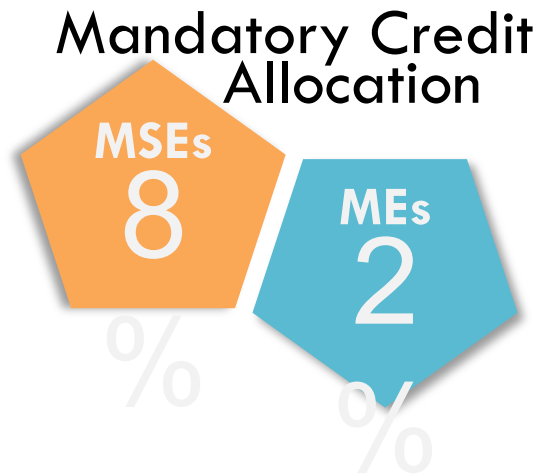
JERRY T. CLAVESILLAS, Director III

Bureau of Small and Medium Enterprise Development

Department of Trade and Industry

*Session 2: Effective Credit Access to the Countryside
RBAP 58th Charter Anniversary Symposium*

Trends in MSME Lending in the Philippines



Microfinance Facility

Lending program to microfinance institutions with organizational capability to provide sustainable credit access to borrowers in the livelihood sector

Target end-borrowers:

Start-up

Graduating micro enterprises



SME Roving Academy

Channel for dissemination of information on financing

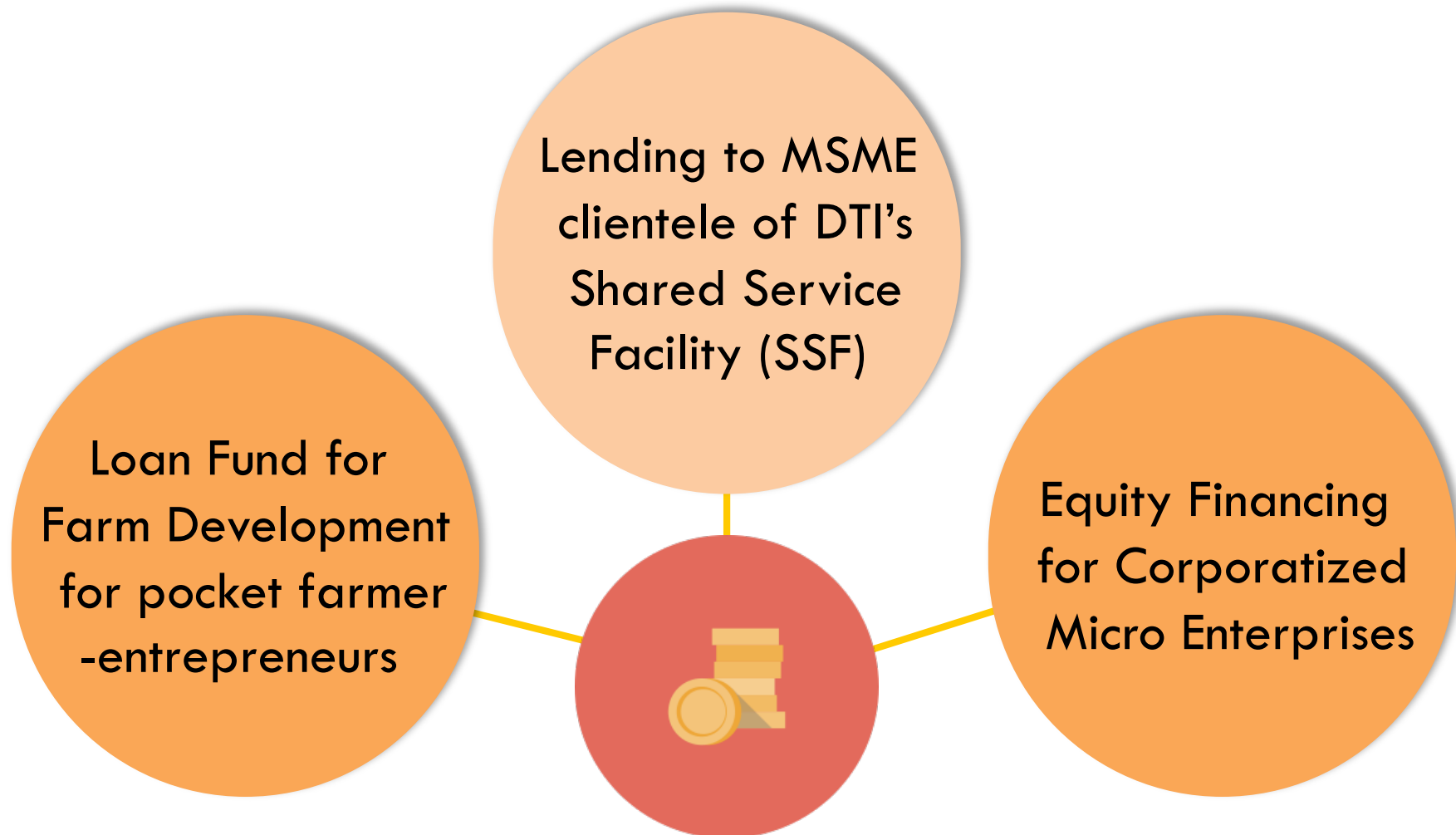
Enhance competitiveness

Increase contribution to the
country's GDP and total
employment



New Financing Products

Designed to cater to clients in the countryside



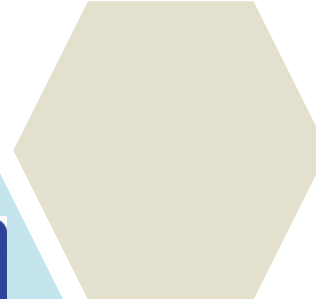
Updates on the MSMED Council

Reconstitution of the Council and participation of microfinance NGOs

Members

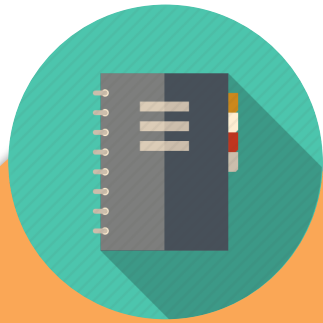


Advisory Unit



Updates on the MSMED Council

Additional functions



Provision of
compliance guide

Conduct of
research on women
entrepreneurship



Policy formulation
on women
entrepreneurship



Coordinating and
oversight body for
Negosyo Centers



Development of
entrepreneurial
education and
training

Updates on the MSMED Council

2015 National MSME Summit



Summit presentations are available at:

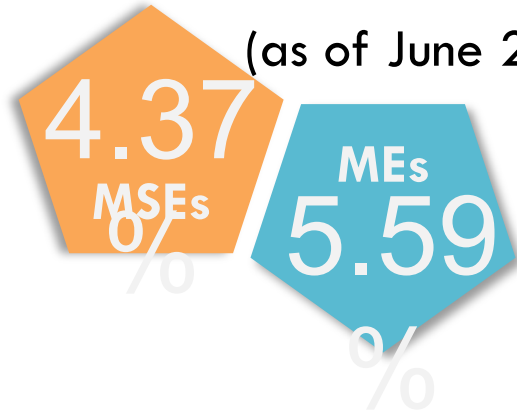
<https://goo.gl/nGwFlb>



Mandatory Credit Allocation

Credit Allocation

(as of June 2015)

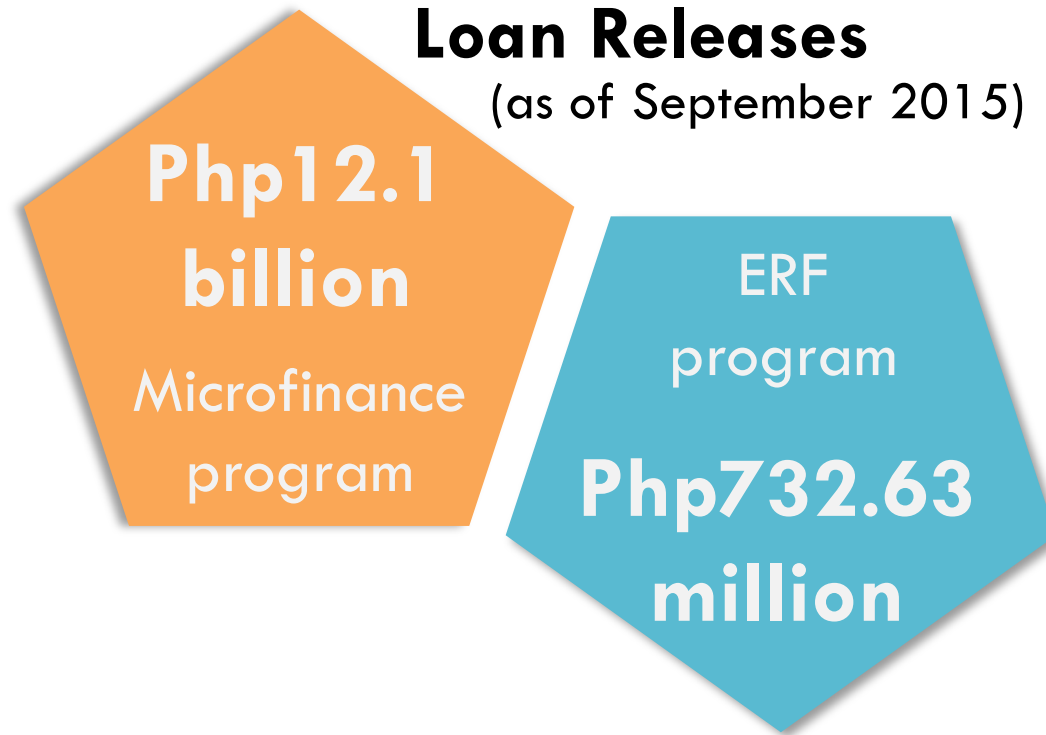


	Universal/ commercial banks	Thrift banks	Rural/cooperative banks
MSEs	3.45	7.24	23.00
MEs	5.27	6.94	10.03

SB Corp Loan Releases

Loan Releases

(as of September 2015)



Recommendations:

Access to finance for MSMEs

The Credit Surety Fund, a scheme developed by the Bangko Sentral ng Pilipinas aimed at increasing the credit worthiness of MSMEs, is an opportunity for MSMEs to improve their access to finance.



Universal/commercial banks, thrift banks, and rural/cooperative banks should improve their compliance to the mandatory credit allocation, especially to micro and small enterprises.