Member Benefits

**LEARN**
- Communities of practice
- Immersion Programs
- Study Visits
- Online library/Publications
- LinkedIn discussions
- Monthly webinars
- Global/ regional & partner events
- Fintech expo/demo
- Tips from experts
- SME data

**LINK**
- Networking
- Contacts brokering
- B2B marketplace

**LEAD**
- Connecting industry with policy-makers
- Voice in key policy bodies - G20, AFI, APEC/ ABAC, Basel institutions, OECD

Being a member of the SME Finance Forum gives us insight into innovations around the world.

*Selim R. F. Hussain, CEO, BRAC Bank*
Member Survey 2.0

54 Respondents from 38 different countries

Regional Distribution – April (45)
- Sub-Saharan Africa: 20%
- East Asia & Pacific: 16%
- South Asia: 7%
- North America: 9%
- Middle East & North Africa: 13%
- Latin America & the Caribbean: 4%
- Europe & Central Asia: 29%
- Global: 2%

Regional Distribution – May (54)
- Sub-Saharan Africa: 20%
- East Asia & Pacific: 20%
- South Asia: 6%
- North America: 11%
- Middle East & North Africa: 9%
- Latin America & Caribbean: 6%
- Europe & Central Asia: 28%
- Global: 2%

*Data are not strictly comparable as they are based on data reported by varying sets of members*
Member Survey 2.0

Type of Business – April (45)
- Bank/Financial Institution: 53%
- Fintech: 29%
- Development Bank: 11%
- Other: 7%

Type of Business – May (54)
- Bank/Financial Institution: 54%
- Fintech: 26%
- Development Bank: 5%
- Other: 15%
Member Survey 2.0

How has your business been affected? (54)

- **Asset Impairment**
  - May: 11.54%
  - April: 15.60%

- **Liquidity Challenges - reduced inflows/collections**
  - May: 6.42%
  - April: 19.27%

- **Liquidity Challenges - deposits decreased/drawdown**
  - May: 7.34%
  - April: 10.26%

- **Liquidity Challenges - whole sale funding difficulties**
  - May: 7.34%
  - April: 14.10%

- **Gain of Customers**
  - May: 4.59%
  - April: 14.68%

- **Loss of Customers**
  - May: 4.59%
  - April: 15.38%

- **Decline in Sales/Revenue**
  - May: 3.85%

- **No Change**
  - May: 4.59%
  - April: 5.13%

**Note:**
- The percentages indicate the proportion of businesses experiencing each issue.
- The color scheme indicates a comparison between May and April for each category.
Member Survey 2.0

Extent of change in operations due to COVID-19? (54)

- Slightly: 28%
- Moderately: 35%
- Significantly: 37%

Change in Operations due to COVID-19? (54)

- Complete (or almost complete) closure: 26%
- Extensive closure of facilities/remote work: 40%
- Limited closure of facilities (e.g. offices, branches, ATM locations): 31.11%
- Not affected yet: 9.3%

SME FINANCE FORUM

May

April
Member Survey 2.0

Government and Regulatory responses for COVID-19 in Country are... (54)

- Not relevant to my business/not eligible
  - April: 11%
  - May: 7%

- Likely to help my business
  - April: 7%
  - May: 30%

- Causing new problems for my business
  - April: 16%
  - May: 14%

- Not relevant to my clients/not eligible
  - April: 4%
  - May: 1%

- Likely to help my clients
  - April: 39%
  - May: 40%

- Causing new problems for my clients
  - April: 10%
  - May: 8%

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SME FINANCE FORUM
Member Survey 2.0

If you are involved in lending...

How has your portfolio been affected? (39)

- Positive impact on portfolio: 6%
- Significant negative impact on portfolio: 31% in May, 35% in April
- Slight negative impact on portfolio: 35% in May, 35% in April
- No measurable impact on portfolio to date: 21% in May, 23% in April
If you are involved in lending...

How have you adjusted your Lending? (40)

- Discontinued lending to everyone: 4.35% (May) - 4.00% (April)
- Continued lending only to existing customers: 34.78% (May) - 56.00% (April)
- Continued lending to new and existing customers: 40.00% (May) - 60.87% (April)

How have you adjusted your Credit Criteria? (39)

- Maintained Credit Criteria: 38% (May) - 12% (April)
- Loosened Credit Criteria: 5% (May) - 8% (April)
- Tightened Credit Criteria: 57% (May) - 80% (April)
Member Survey 2.0

Moratorium

Is there a government mandated moratorium? (32)
- Blanket (i.e. covering all borrowers): 28%
- Case by Case: 72%

Does it cover? (31)
- Both: 71%
- Interest only: 19%
- Principal only: 10%

Time frame (31)
- 1-3 months: 32%
- 4-6 months: 19%
- 6-12 months: 19%
- Other: 29%
Are you offering deferrals? (33)

- Not offering deferrals: 9%
- Case by Case: 88%
- Blanket (i.e. covering all borrowers): 3%

Does it cover? (27)

- Principal only: 11%
- Interest only: 11%
- Both: 78%

Time frame (27)

- 1-3 months: 37%
- 4-6 months: 26%
- 6-12 months: 22%
- Other: 15%
Next Month, what do you expect to happen to...
(In April)

**Your revenue? (44)**
- Have more revenue than this month: 11.36%
- Have about the same: 11.36%
- Have less revenue than this month: 63.64%
- Don't know: 13.64%

**The number of your active customers? (45)**
- Have more active customers than this month: 20%
- Have fewer active customers than this month: 55.56%
- Have about the same number of customers: 15.56%
- Don't Know: 8.89%

**Your lending? (31)**
- Lend more than this month: 32.3%
- Lend less than this month: 54.8%
- Don't Know: 12.9%
Next Month, what do you expect to happen to...
(In May)

**Your revenue? (54)**
- Have about the same 39%
- Have more revenue than this month 17%
- Have less revenue than this month 33%
- Don’t know 11%

**The number of your active customers? (54)**
- Have about the same number of customers 35%
- Fewer active customers than this month 24%
- More active customers than this month 39%
- Don’t know 2%

**Your lending? (39)**
- Lend more than this month 49%
- Lend less than this month 20%
- Lend at about the same levels 26%
- Don’t know 5%
Percentage of SME clients expected to be in financial distress within 3 months?

April (42)

May (48)

Percentage of SME clients in distress within 3 months
Accelerating finance for businesses

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