

# SME Finance Forum

Convening 200+ members from 60+ countries, operating in 190+ countries sharing knowledge, spurring innovation in & promoting growth of SME financing.



Created by G20  
Managed by  
**IFC** International Finance Corporation  
World Bank Group  
*Creating Markets, Creating Opportunities*



# 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.

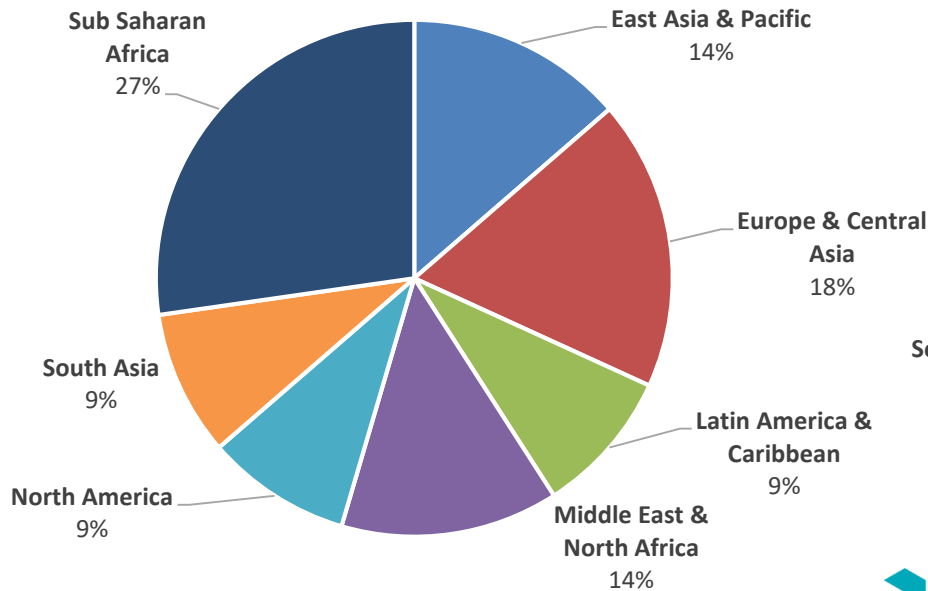
**Selim R. F. Hussain, CEO, BRAC Bank**



# Member Survey 6.0

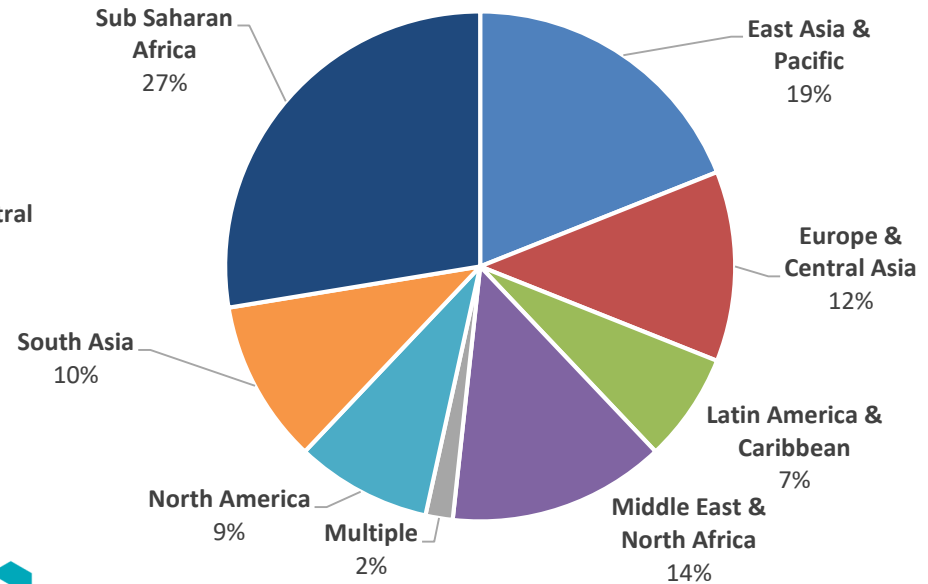
## Consistent Respondents (June - September)

22 Respondents  
from  
17 different countries



## All Respondents (September)

58 Respondents  
from  
42 different countries



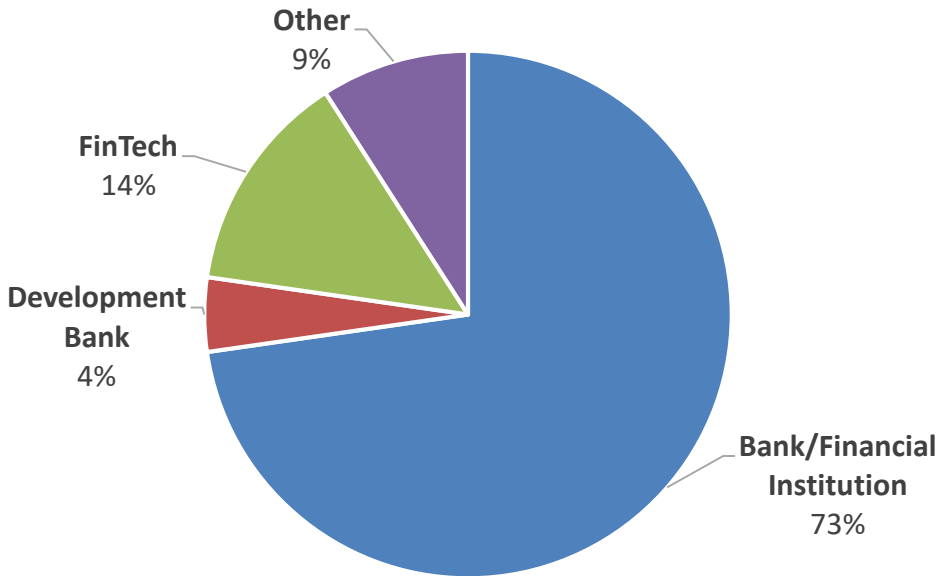
SME FINANCE  
FORUM

*\*Data are **not** strictly comparable, unless specified, as they are based on data reported by varying sets of members*

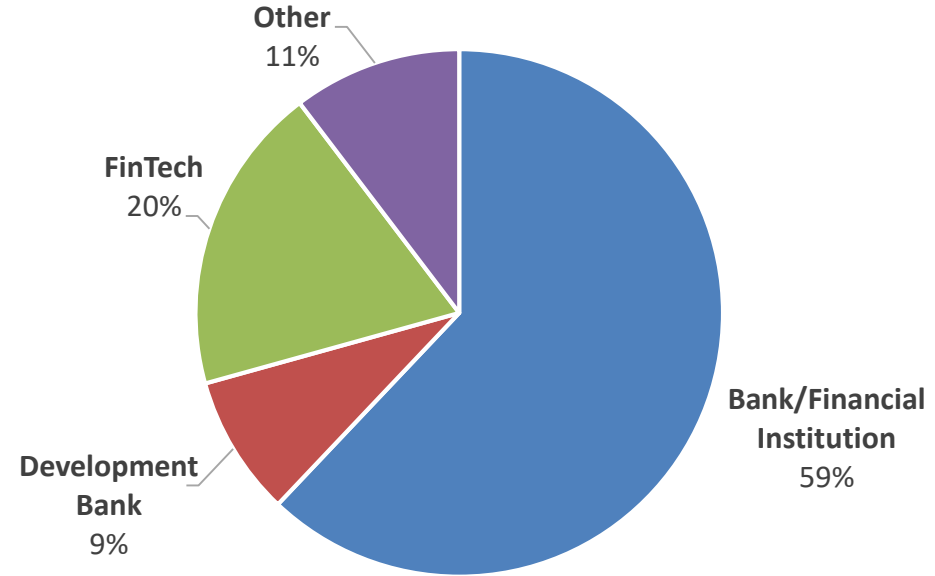
# Member Survey 6.0

## Type of Business

**Consistent Respondents  
(June - September)**

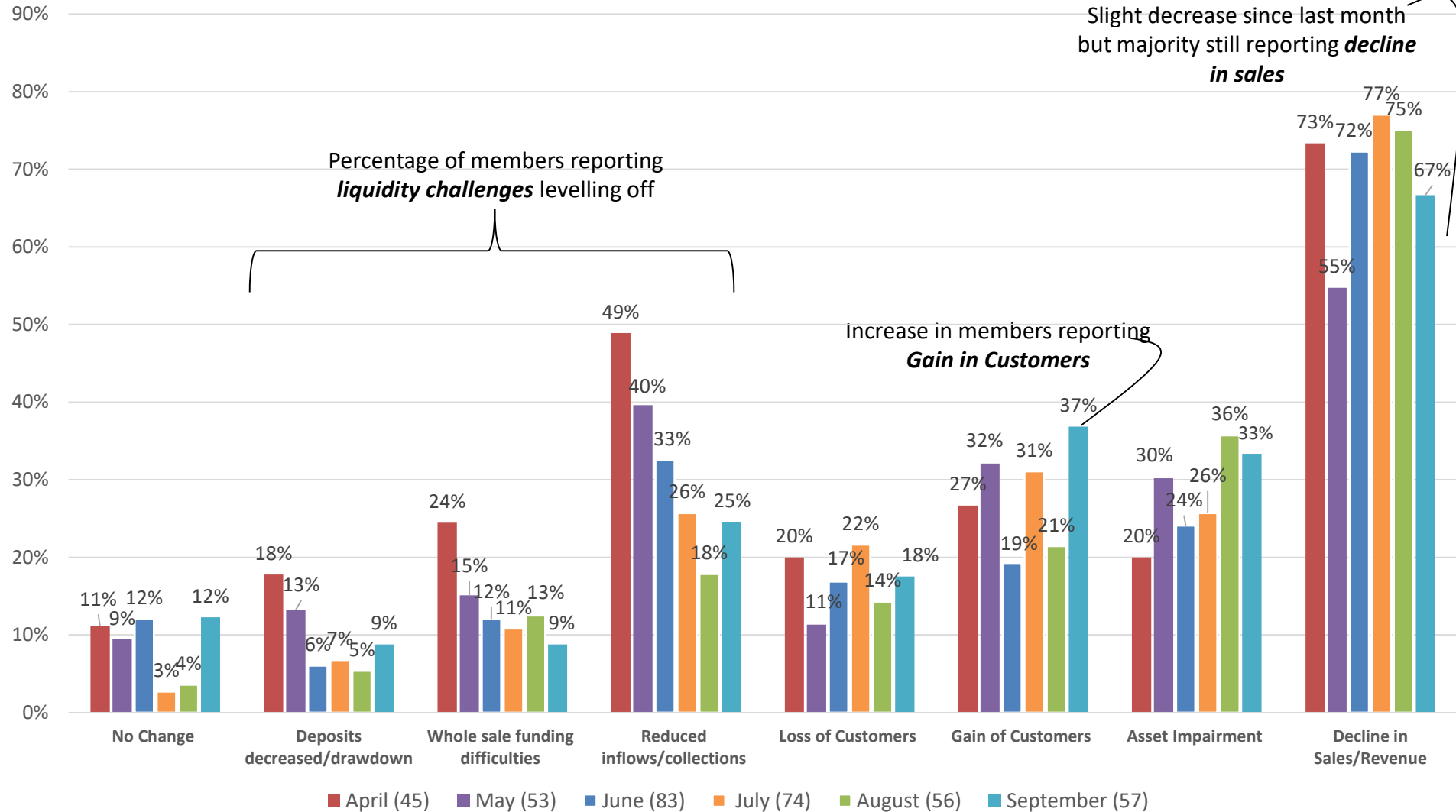


**All Respondents  
(September)**



# Member Survey 6.0

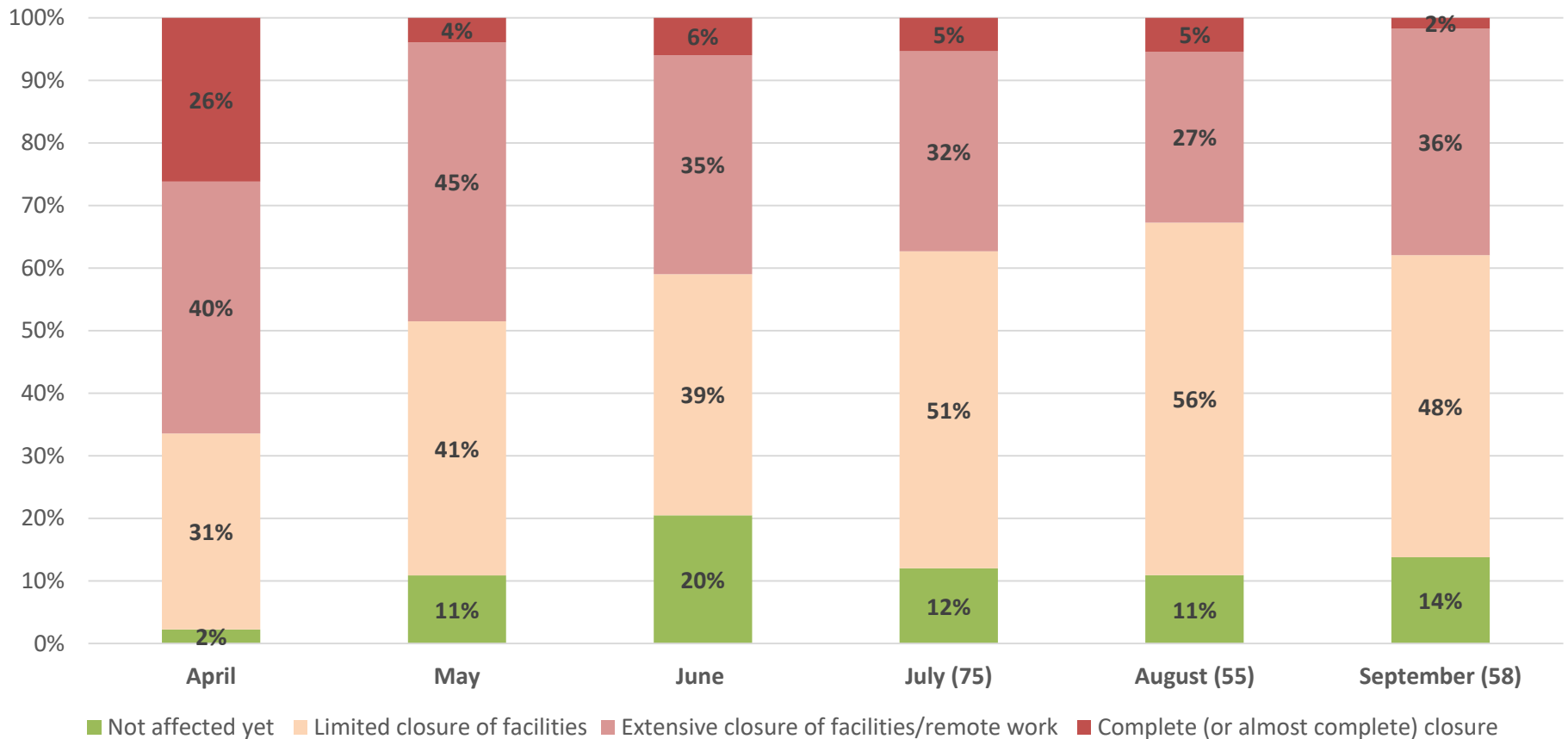
How has your business been affected?



# Member Survey 6.0

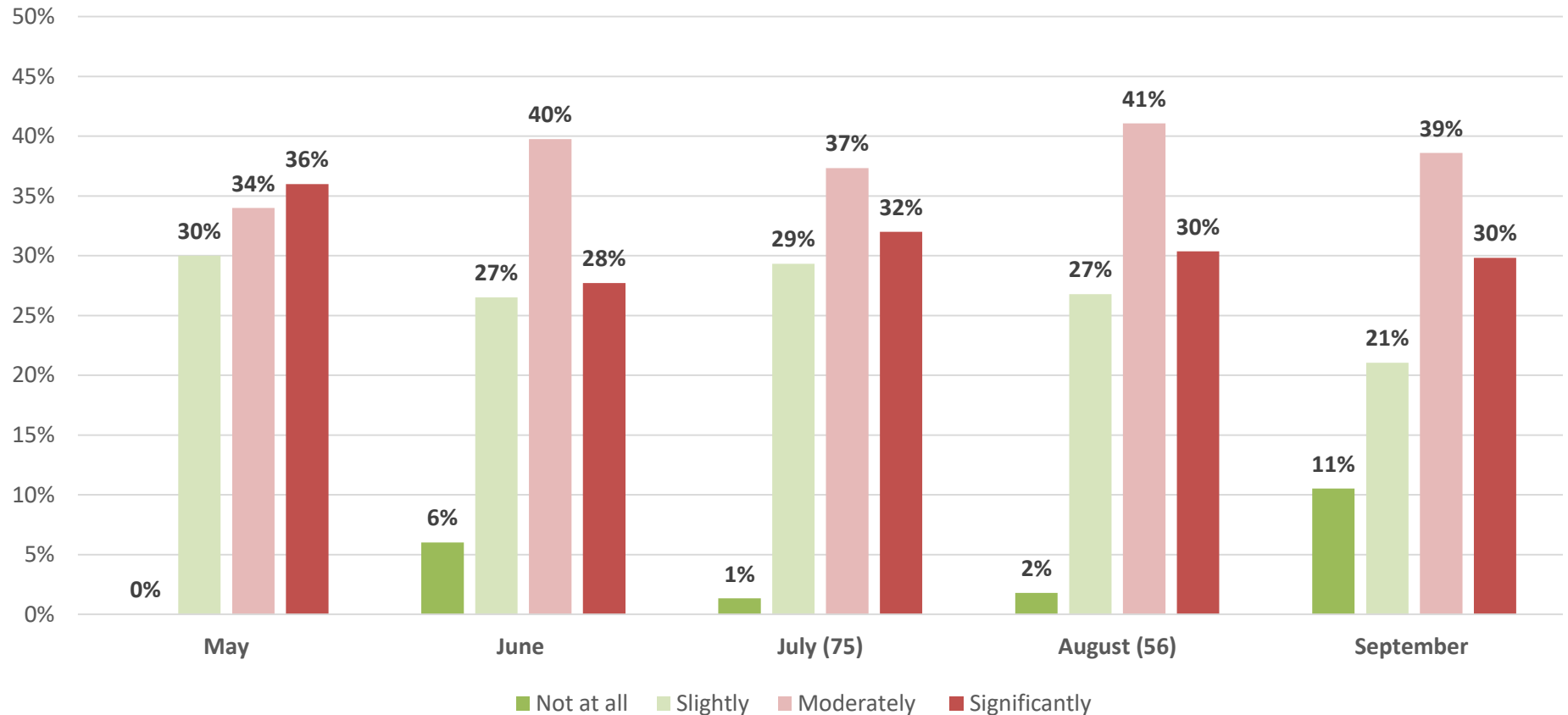
## Change in Operations due to COVID-19?

Slight increase in members reporting **extensive closure** (decrease in *limited closure*)



# Member Survey 6.0

## Extent of change in operations due to COVID-19?

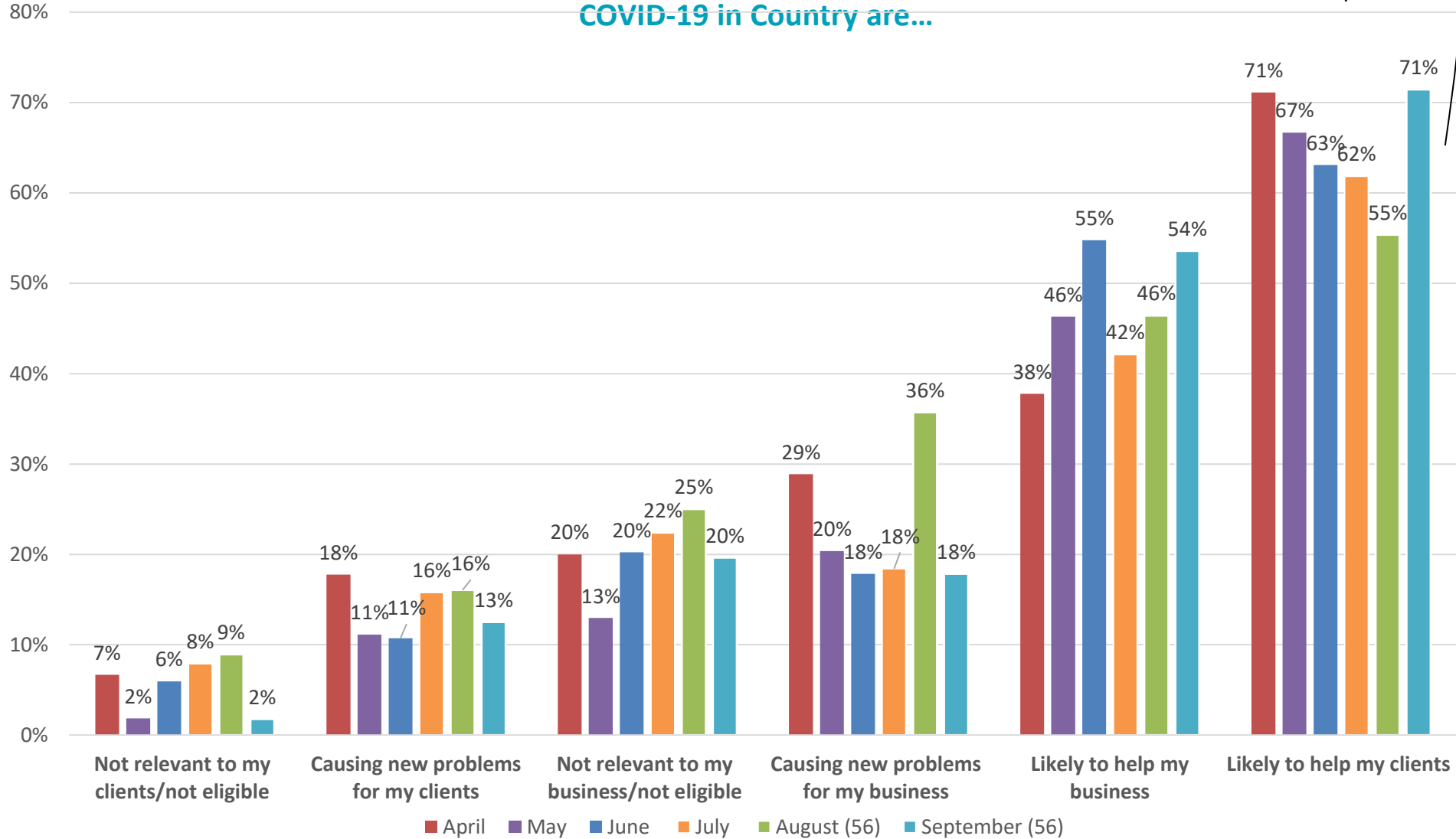




# Member Survey 6.0

## Government and Regulatory responses for COVID-19 in Country are...

Newly found optimism for Government responses?

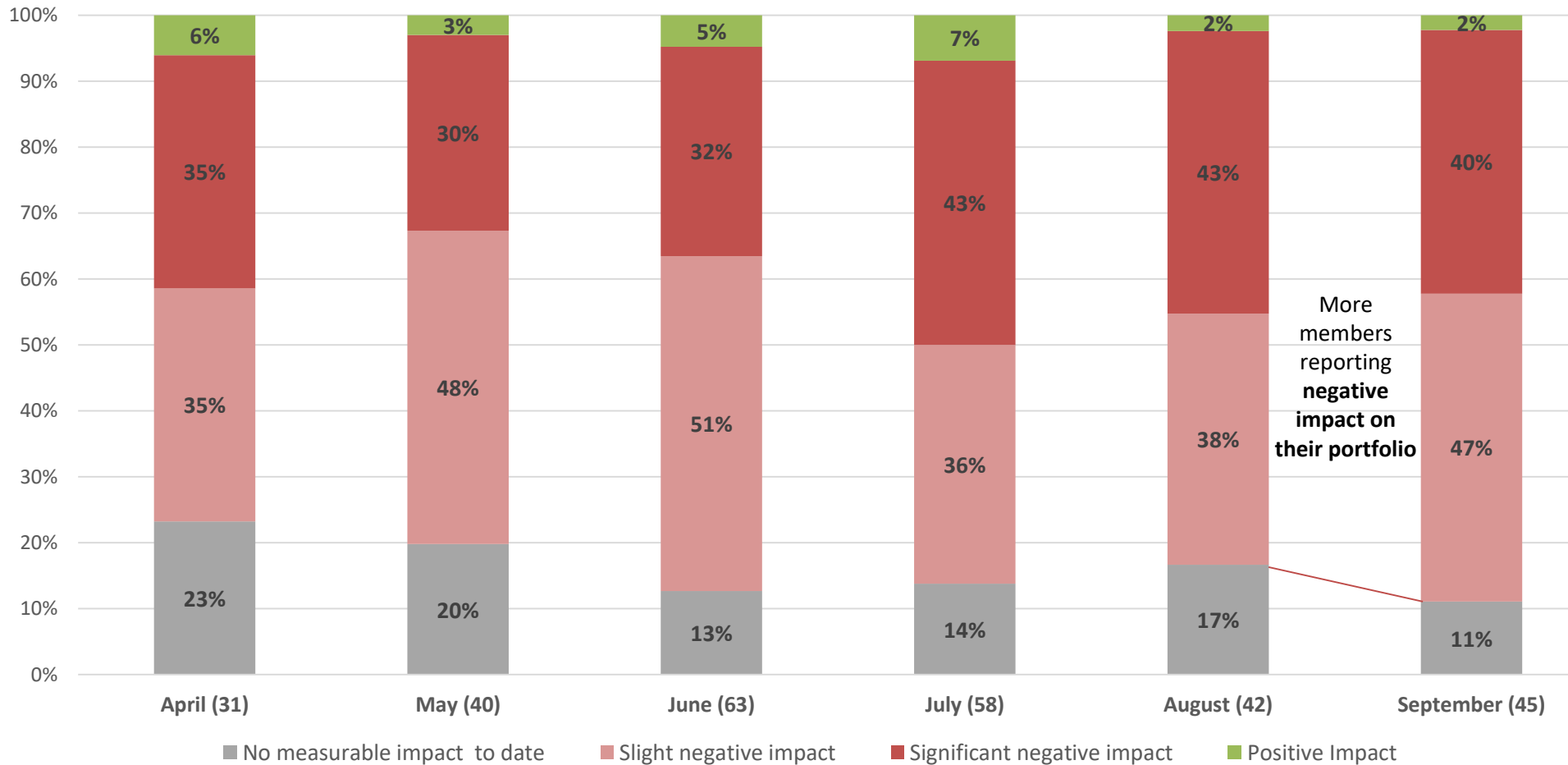




# Member Survey 6.0

If you are involved in lending...

How has your portfolio been affected?

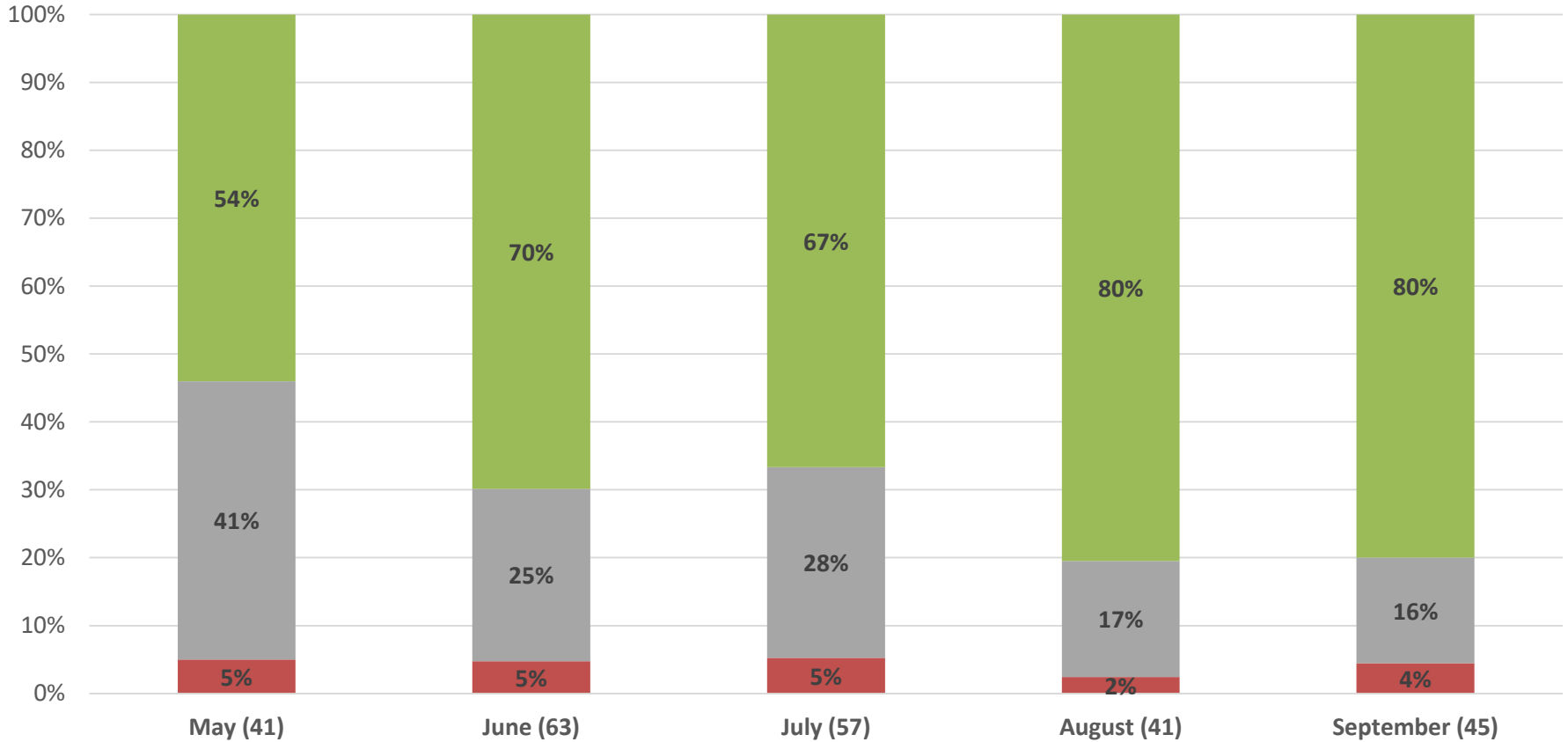


# Member Survey 6.0

## If you are involved in lending...

Trend of members *lending to new and existing customers* continuing...

How have you adjusted your Lending?

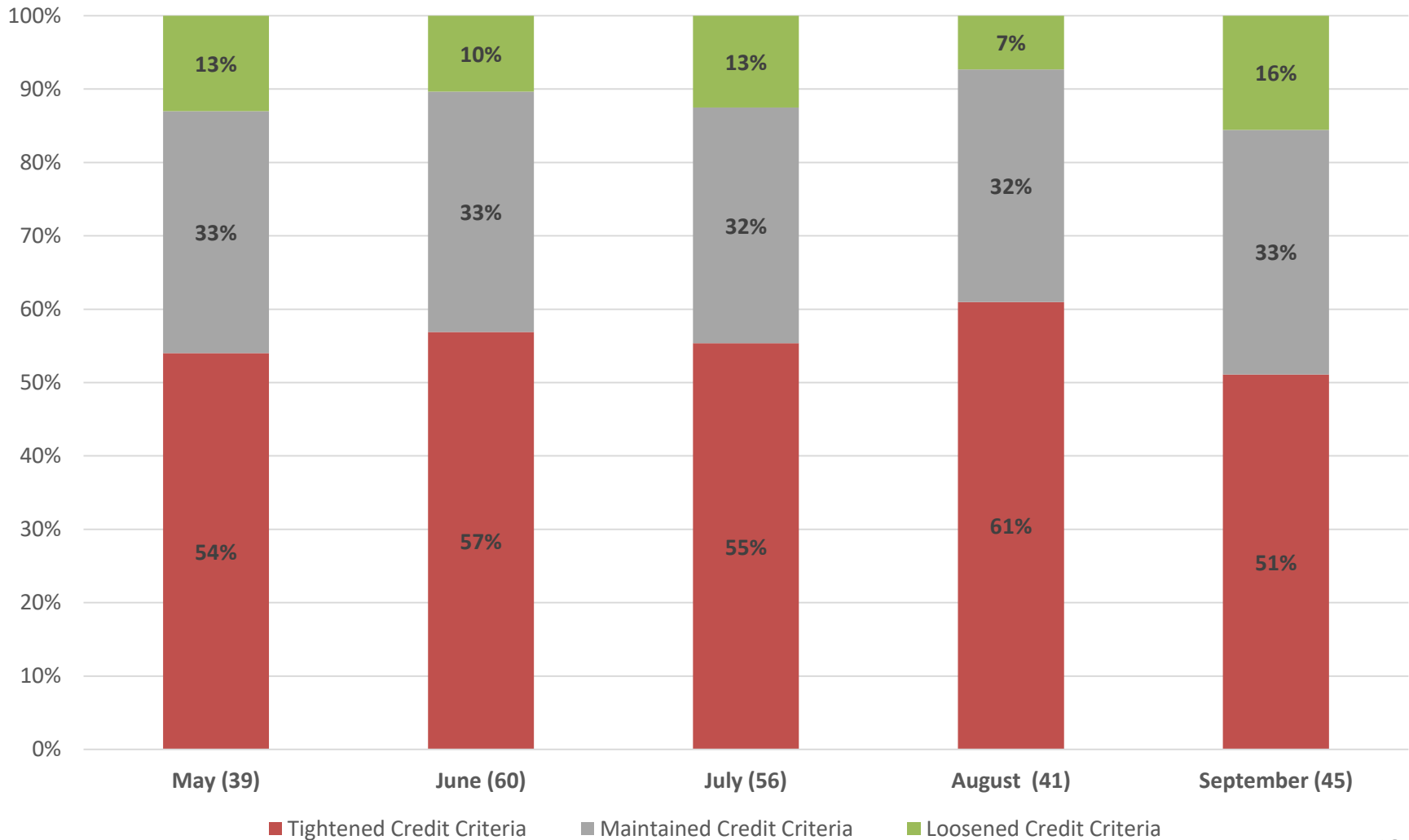


■ Discontinued lending to everyone
 ■ Continued lending only to existing customers
 ■ Continued lending to new and existing customers

# Member Survey 6.0

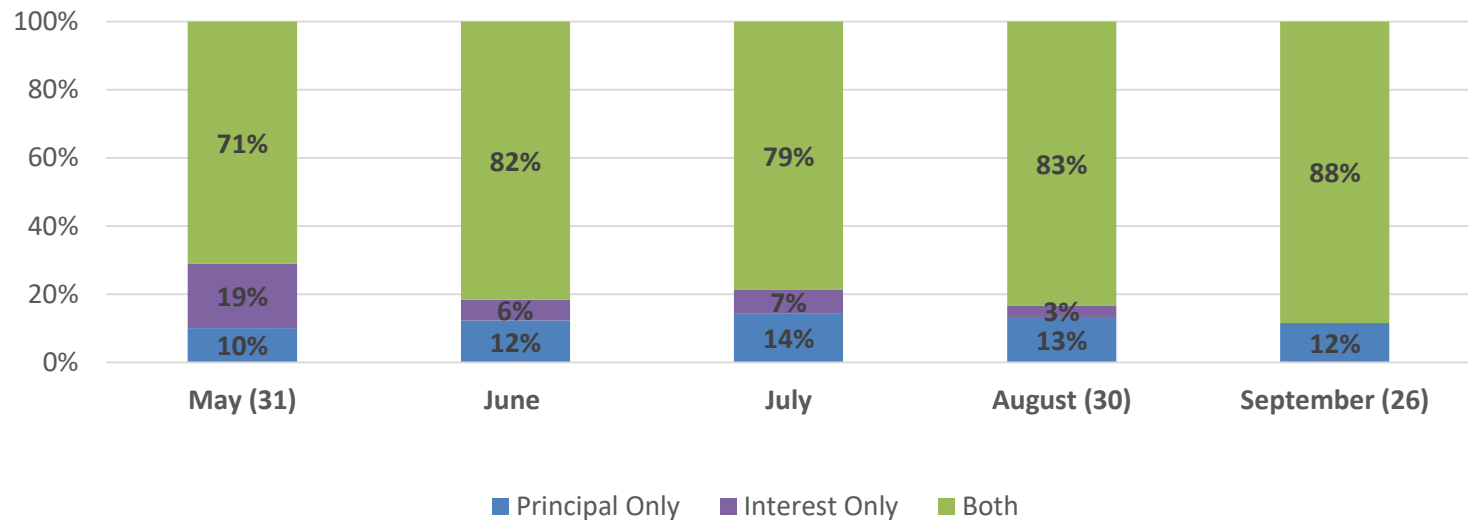
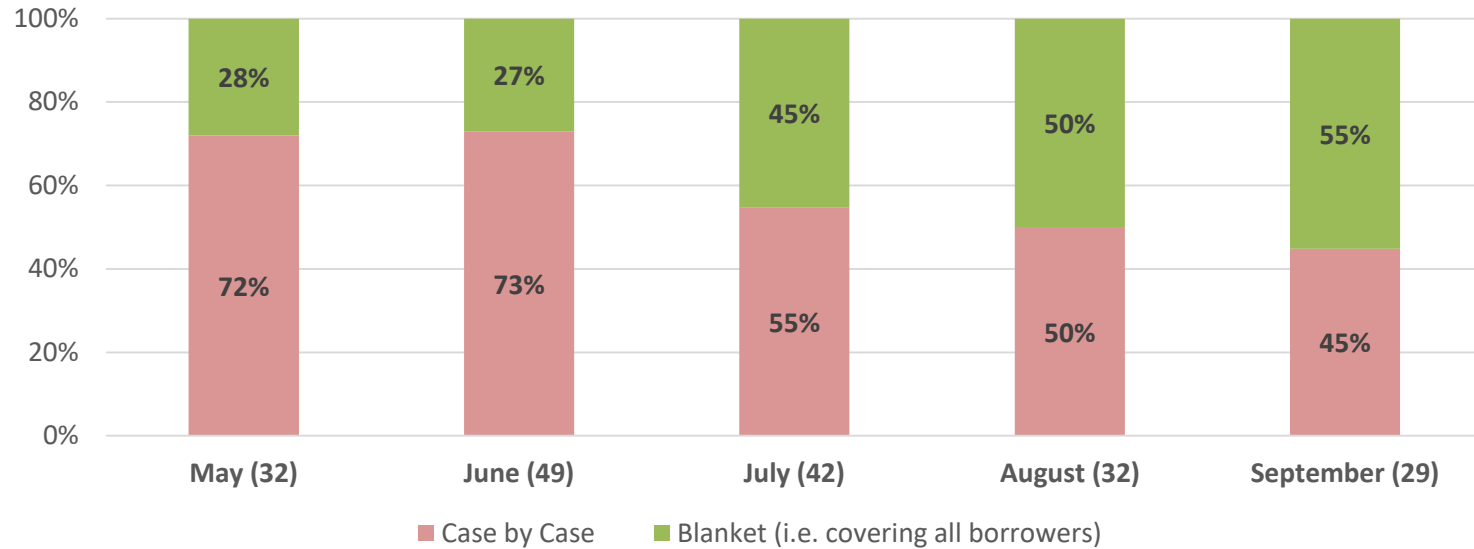
If you are involved in lending...

How have you adjusted your Credit Criteria?



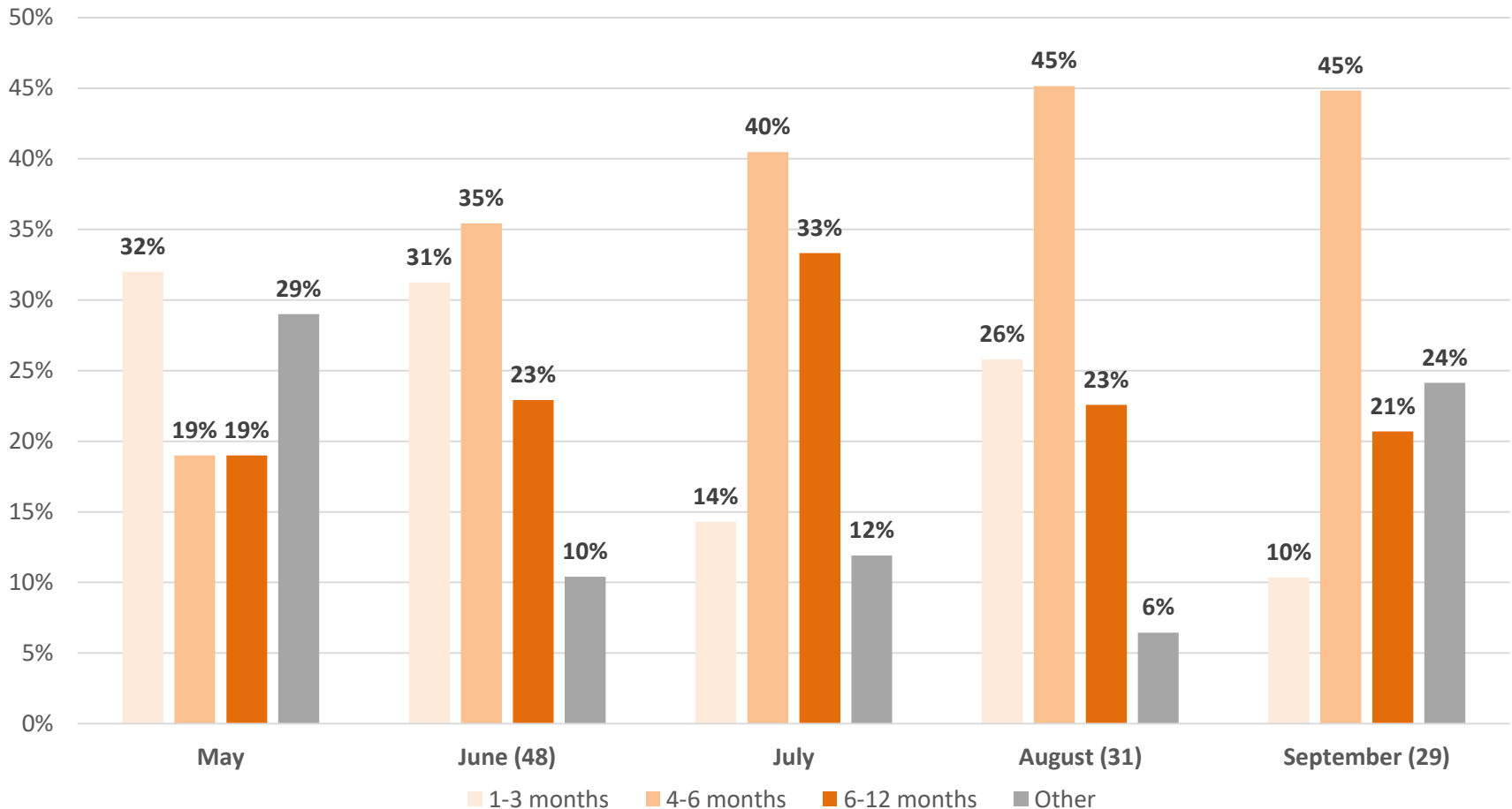
# Member Survey 6.0

## Moratorium



# Member Survey 6.0

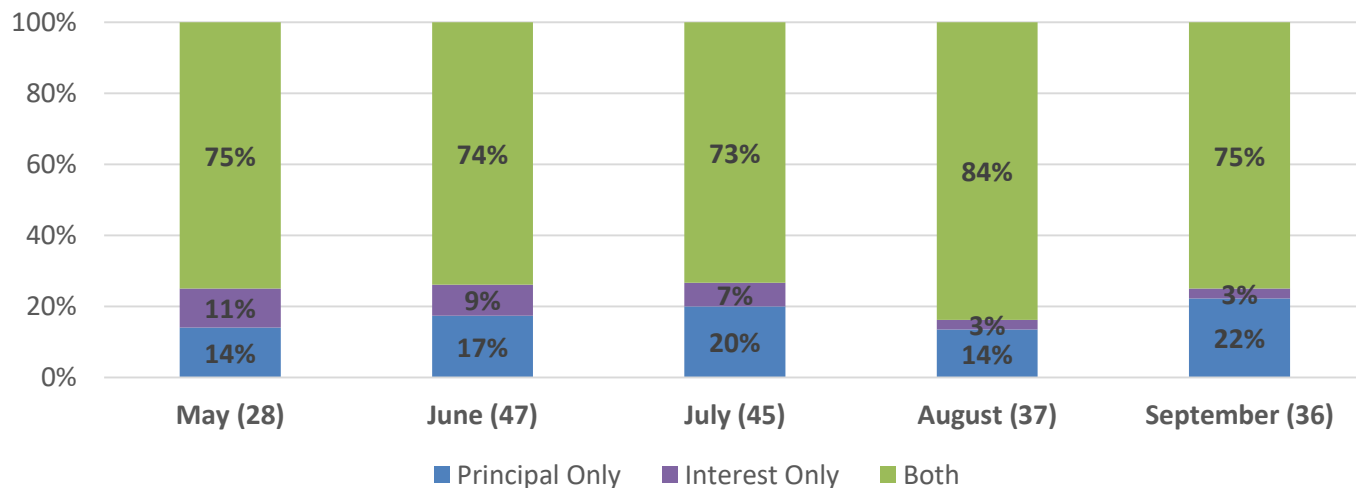
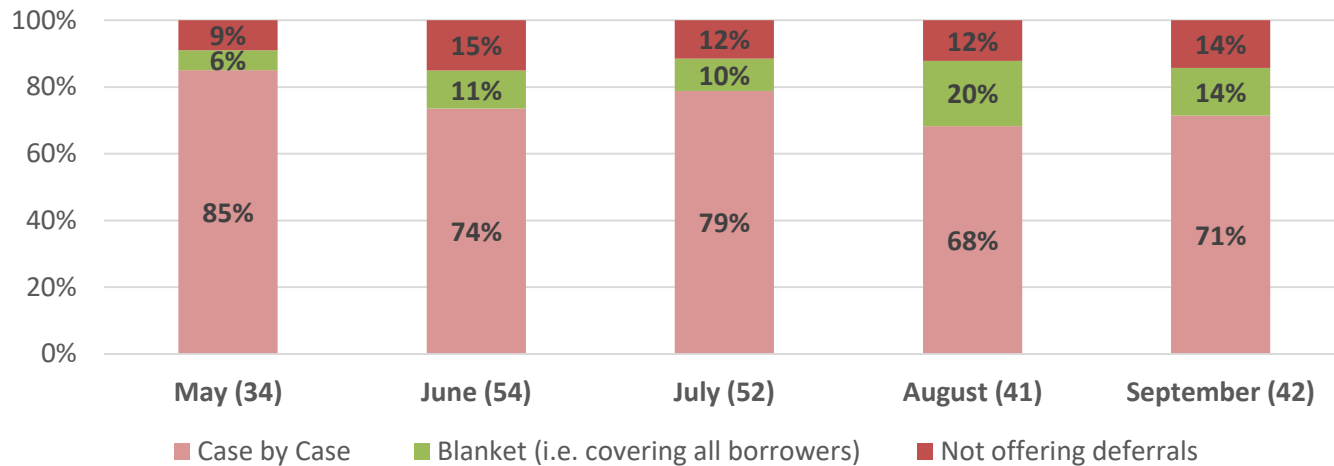
## Moratorium Timeline



# Member Survey 6.0

If there is *no* moratorium

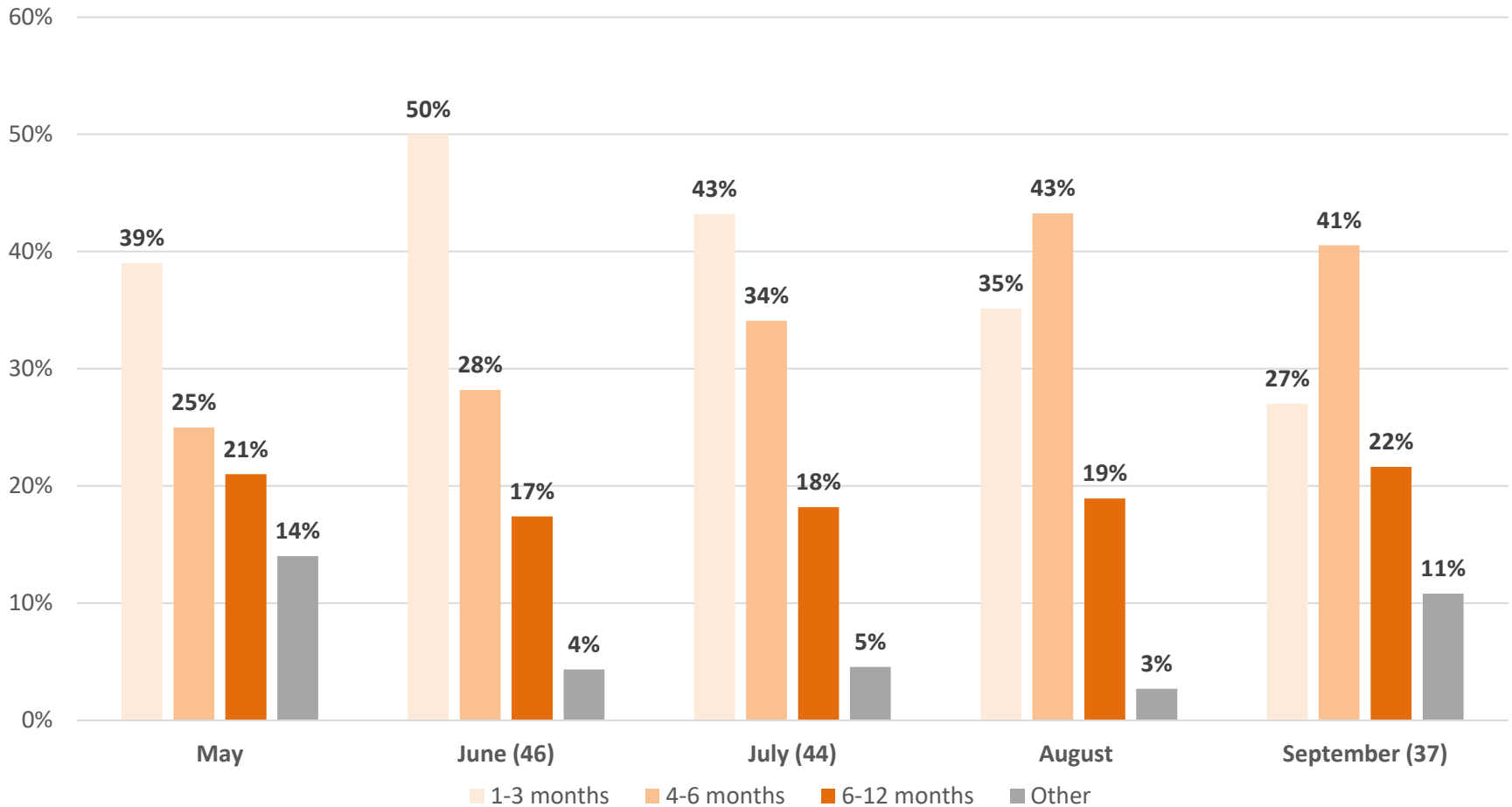
Are you offering Deferrals?





# Member Survey 6.0

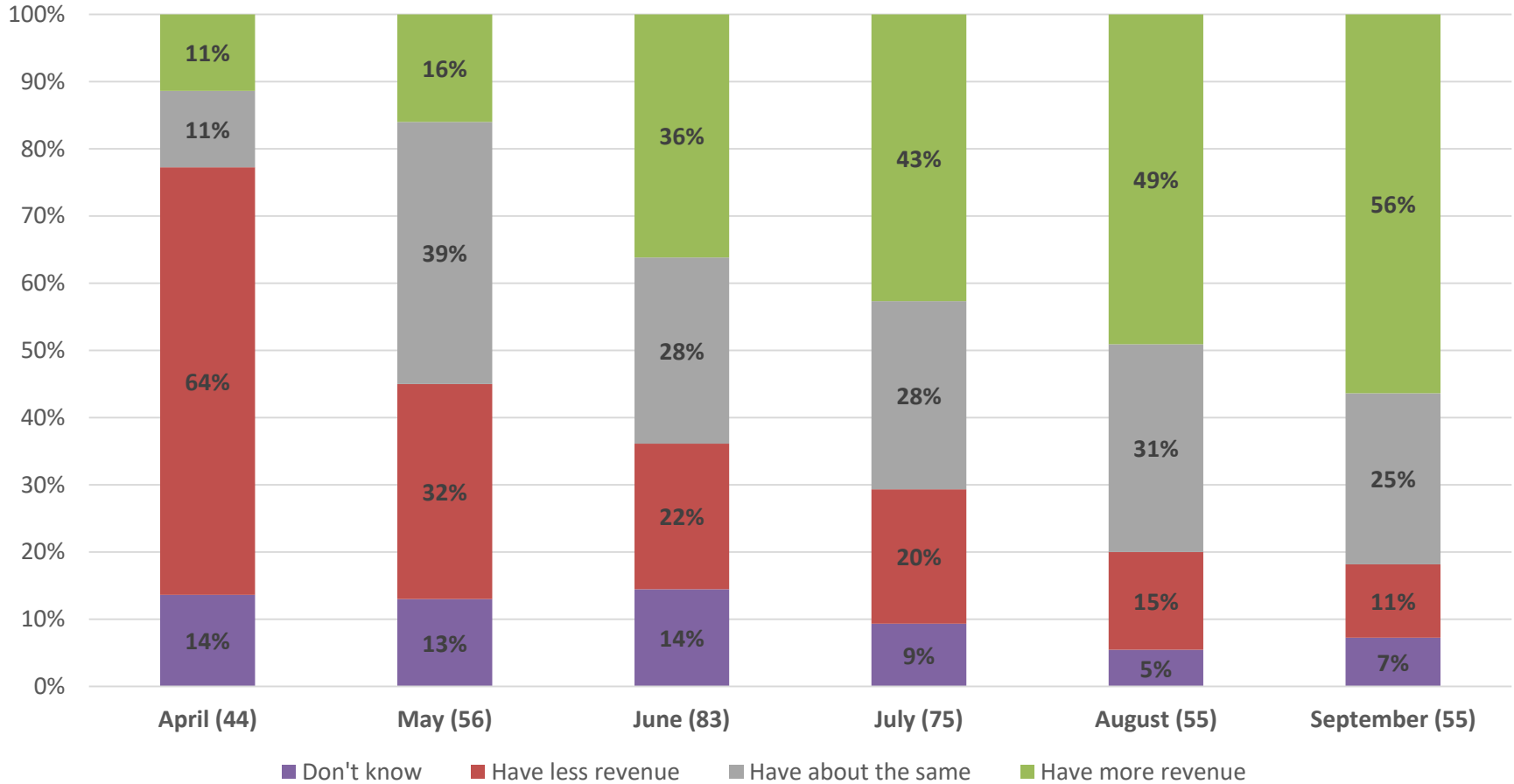
## Deferral Timeline





# Member Survey 6.0

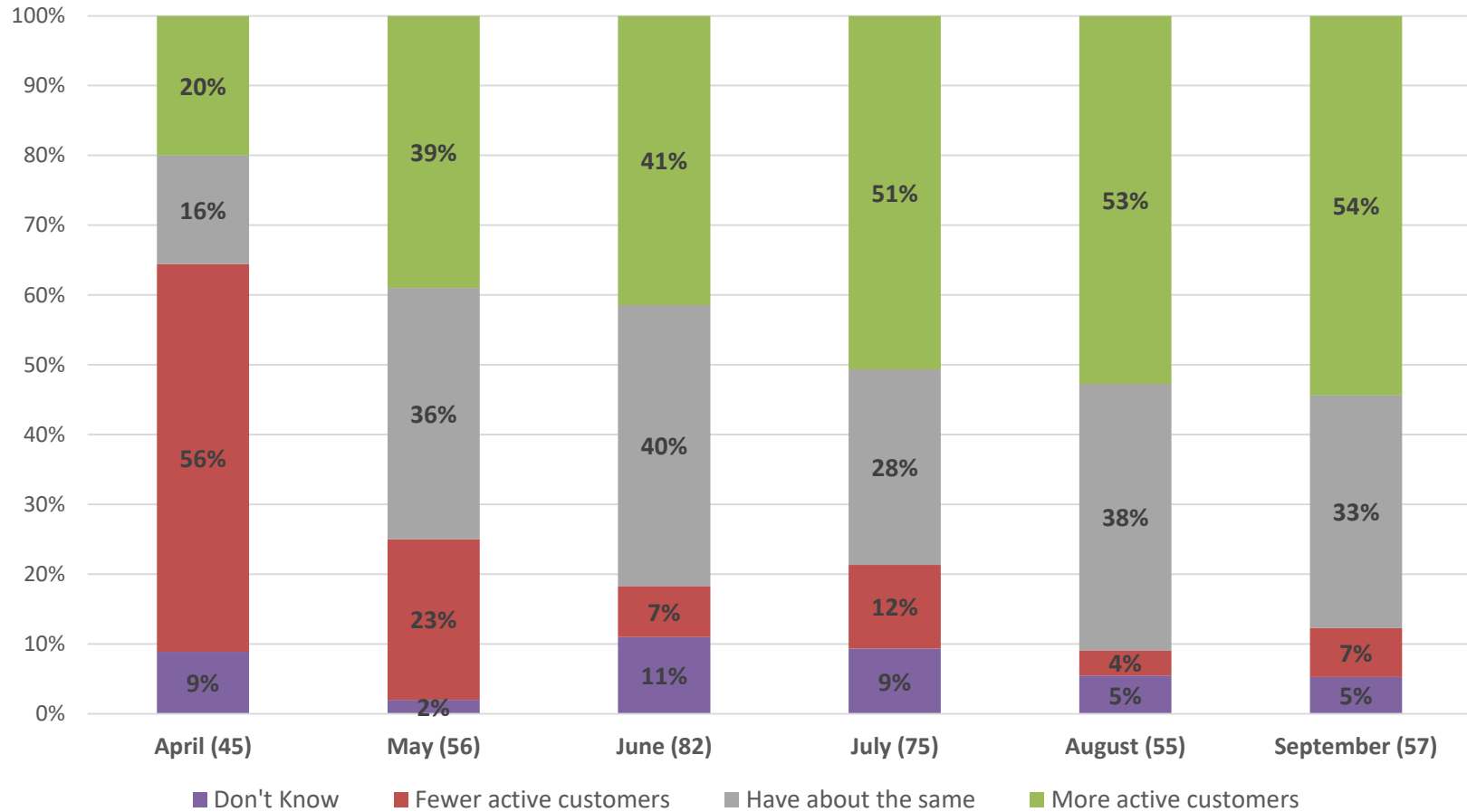
## Next month, what do you expect to happen to... Revenue





# Member Survey 6.0

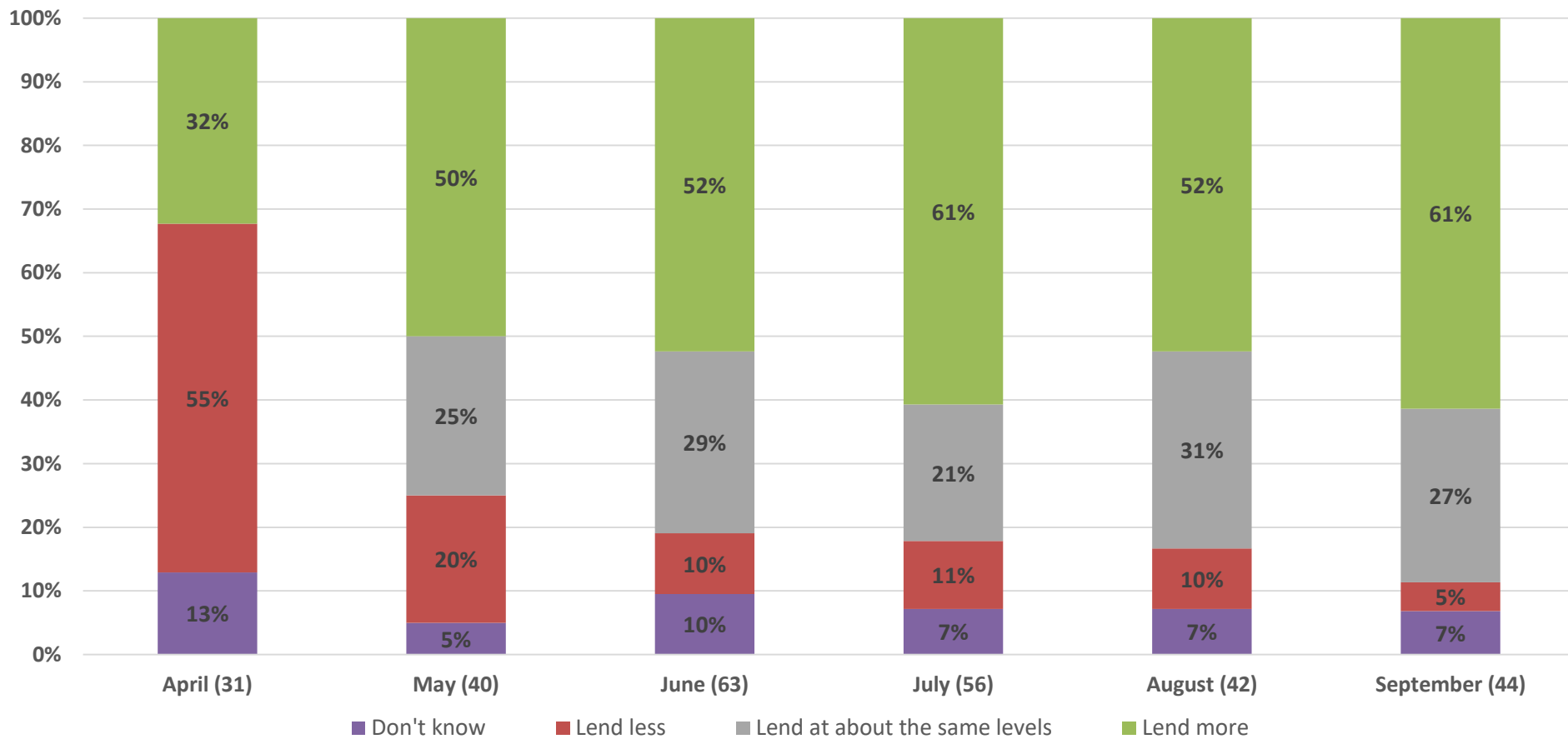
Next month, what do you expect to happen to...  
Number of Customers



# Member Survey 6.0

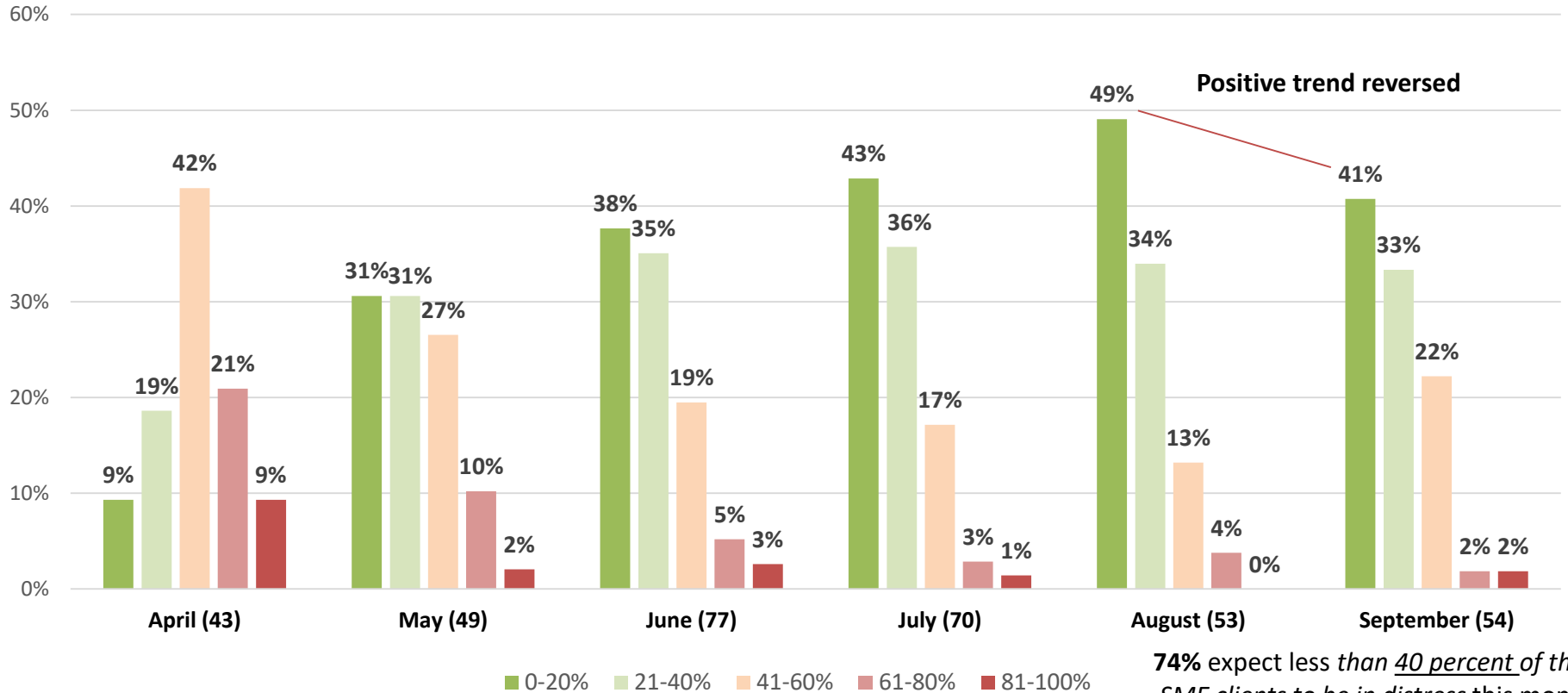
Next month, what do you expect to happen to...

## Lending



# Member Survey 6.0

Percentage of SME clients expected to be in financial distress within 3 months?



Percentage of SME clients in distress within 3 months

74% expect less than 40 percent of their SME clients to be in distress this month VS 83% in August

# Member Survey 6.0

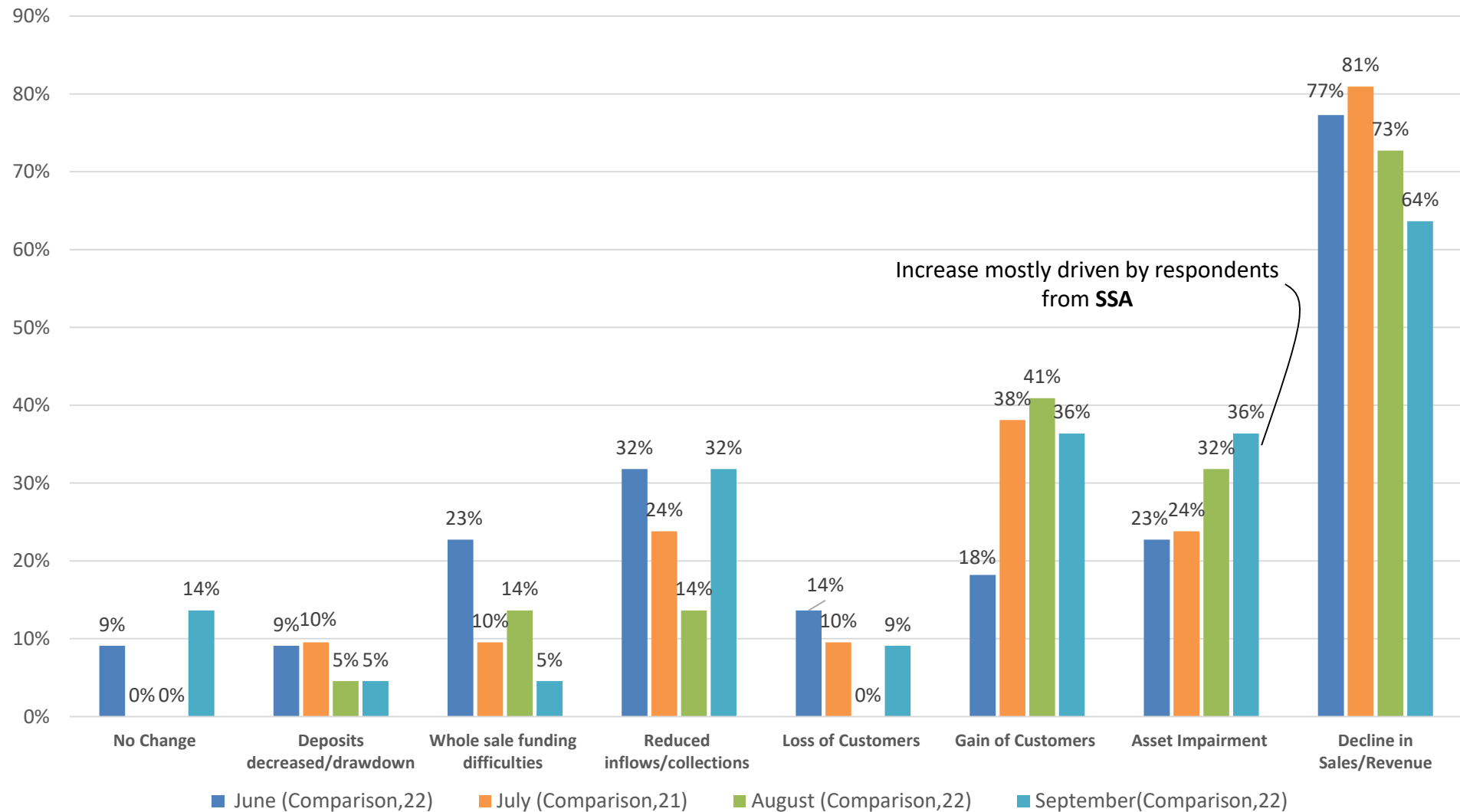
## Consistent Respondents (June – September)

Next Slide



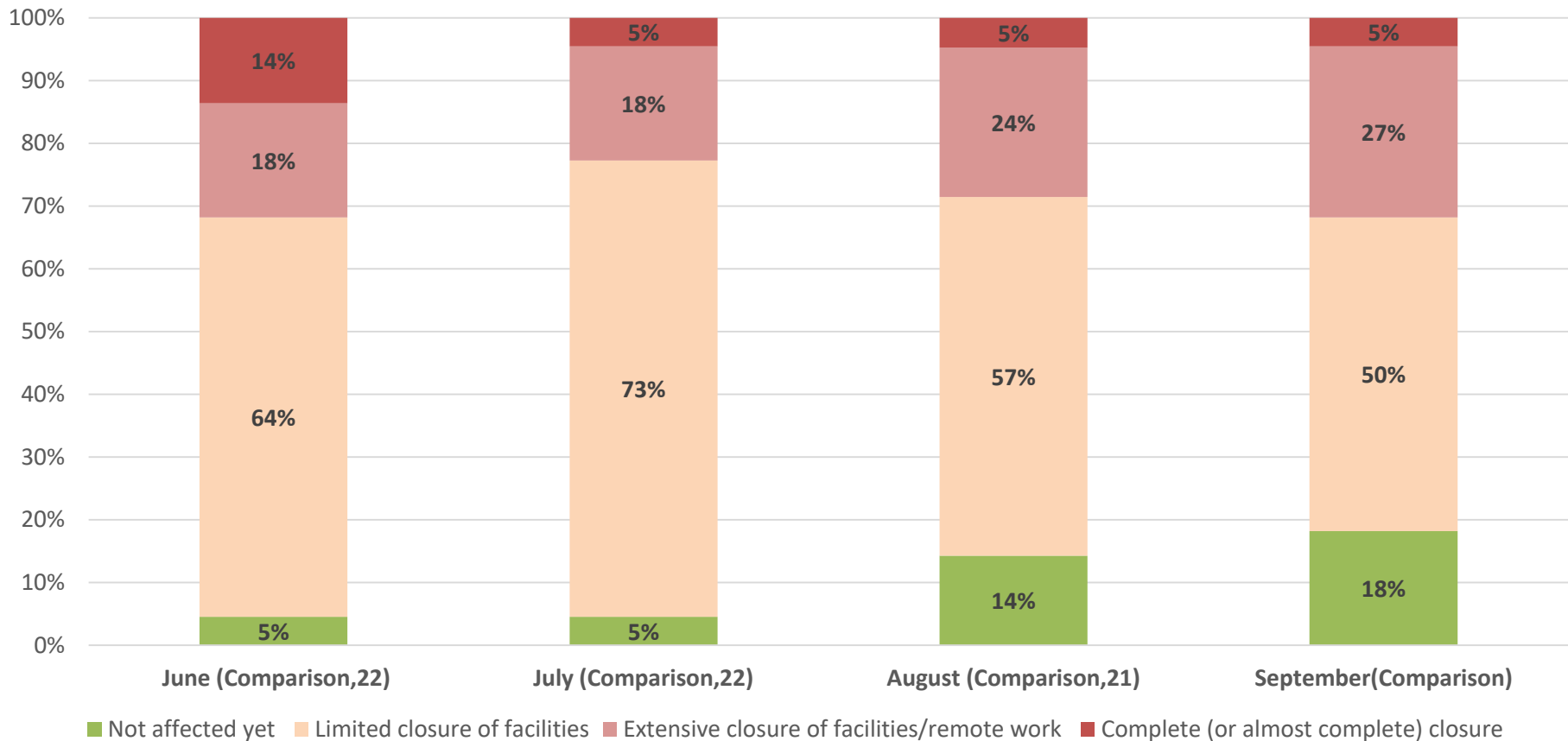
# Member Survey 6.0

How has your business been affected?



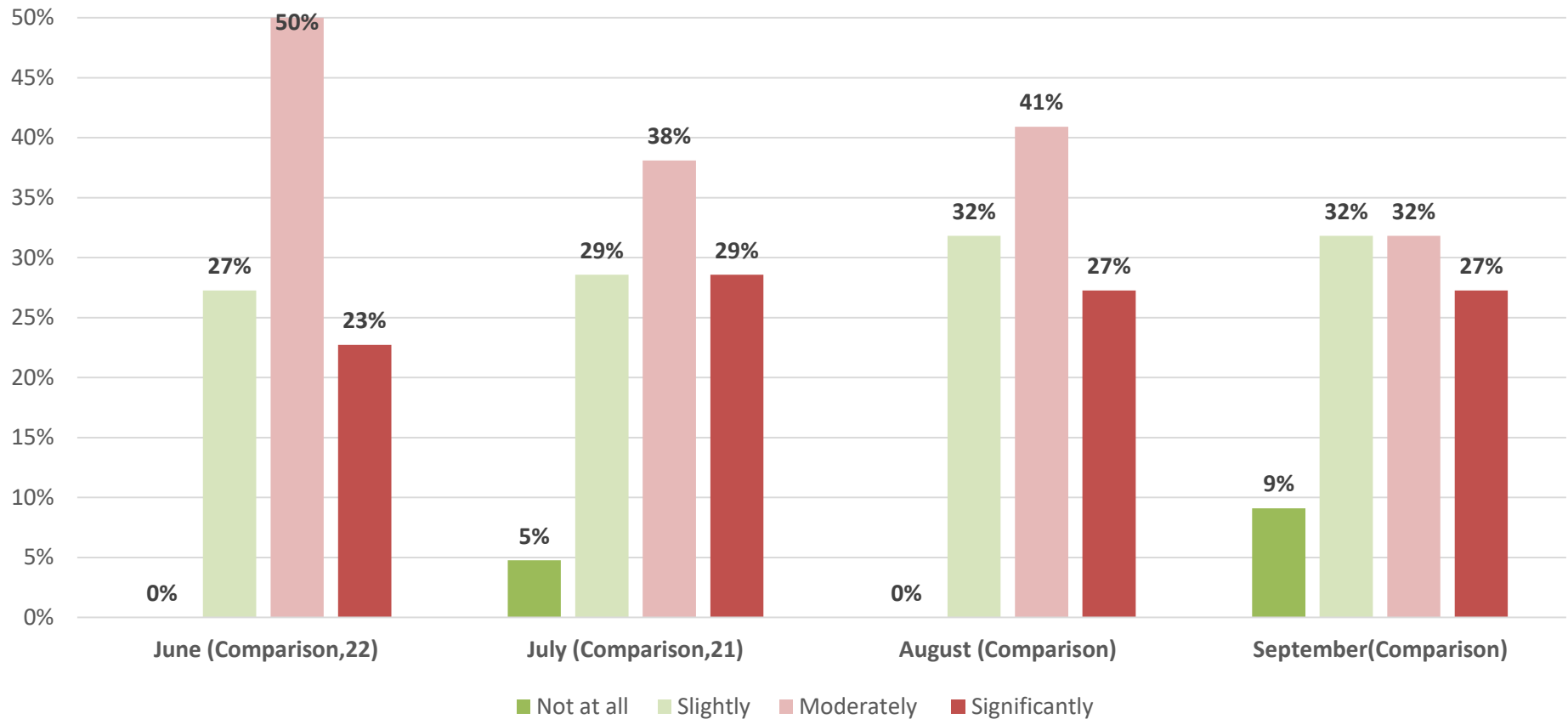
# Member Survey 6.0

## Change in Operations due to COVID-19?



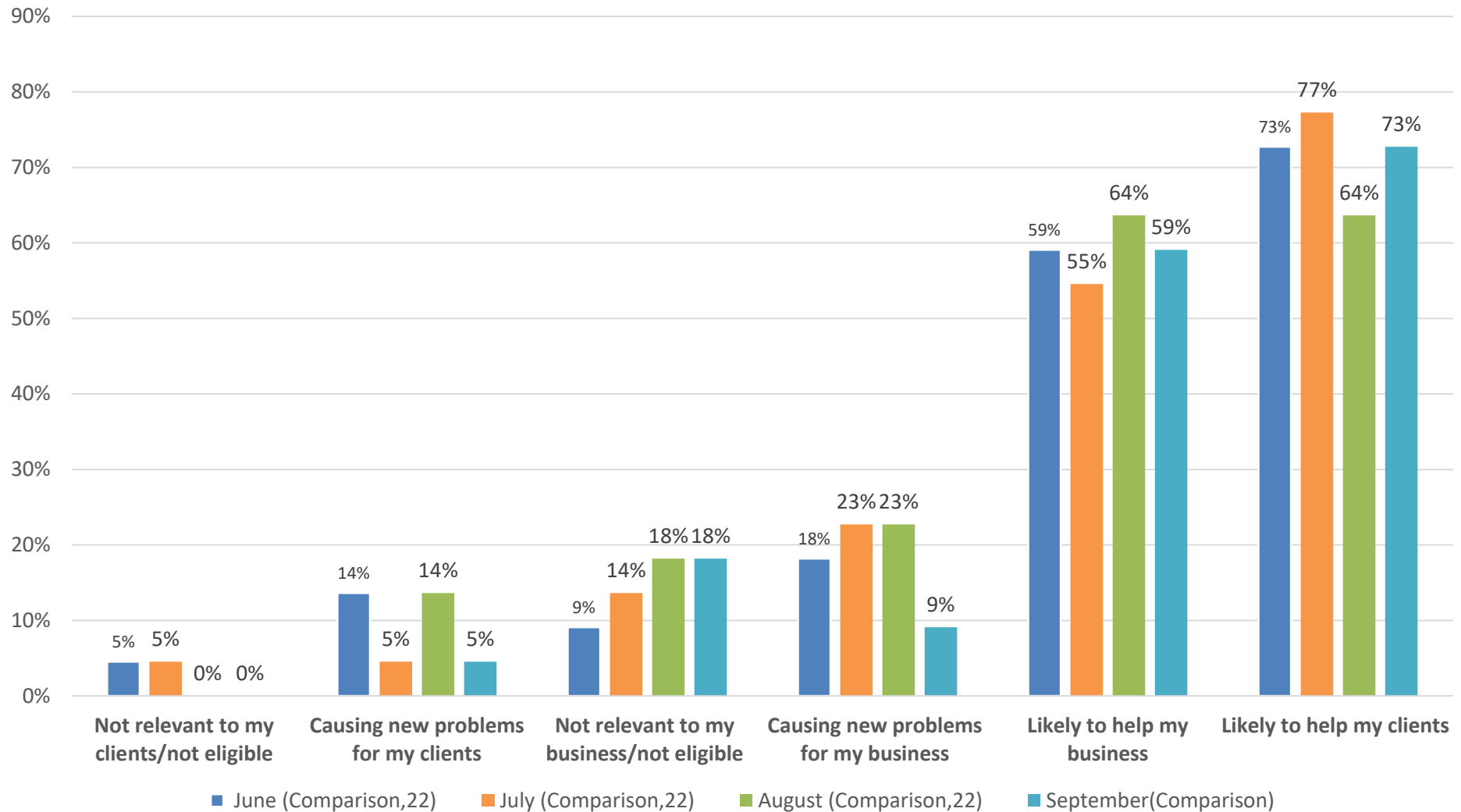
# Member Survey 6.0

## Extent of change in operations due to COVID-19?



# Member Survey 6.0

## Government and Regulatory responses for COVID-19 in Country are...

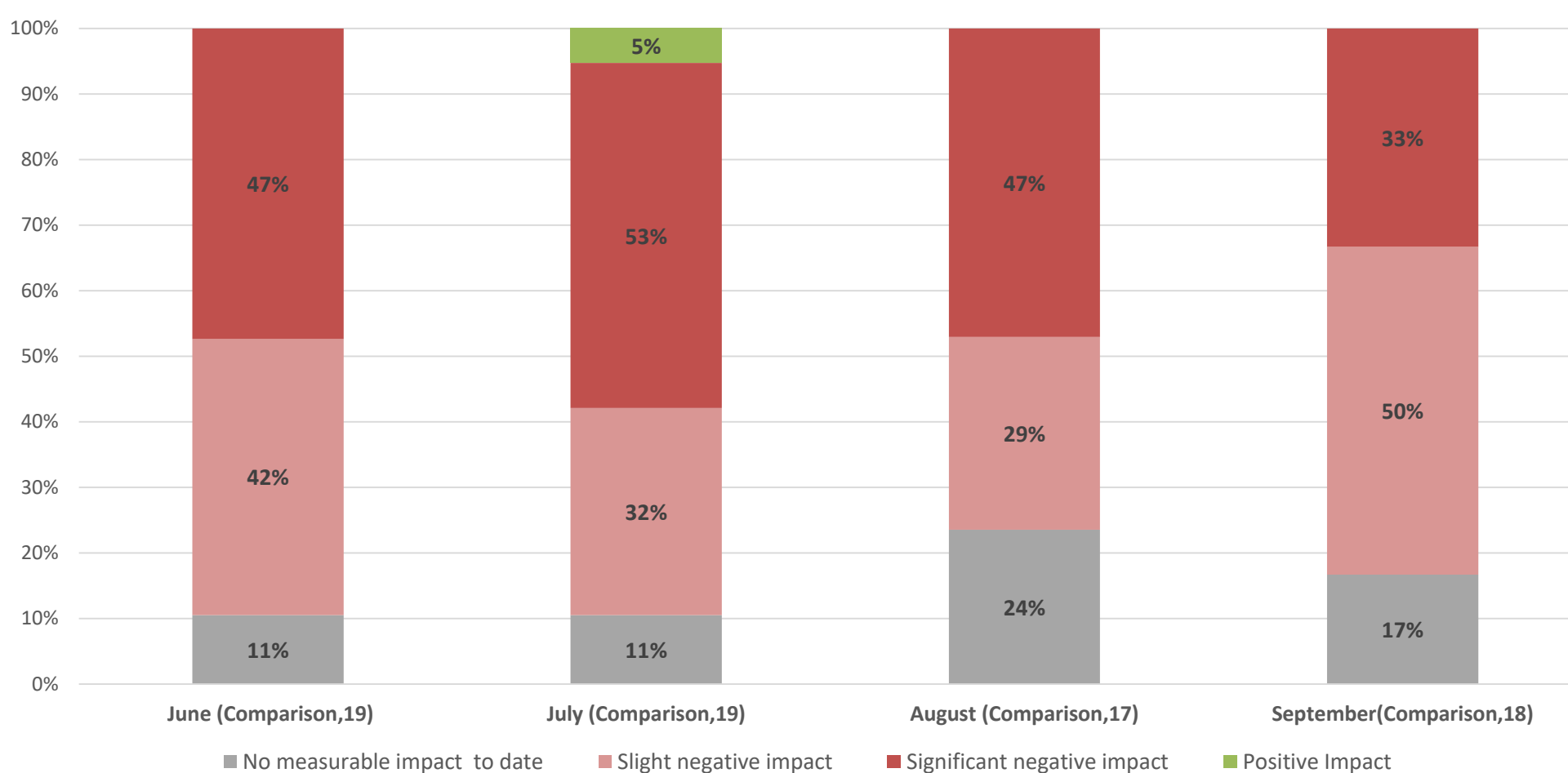




# Member Survey 6.0

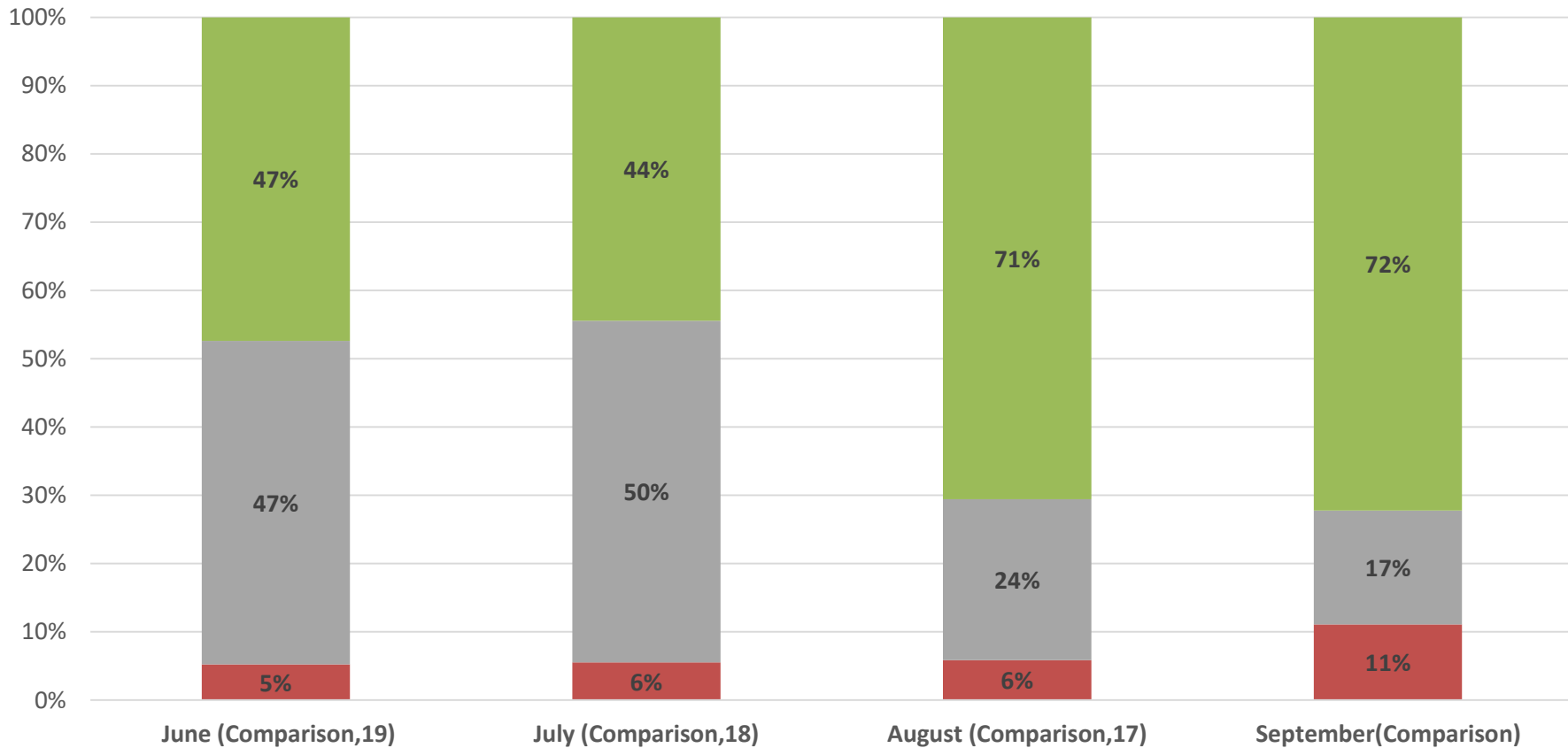
**If you are involved in lending...**

**How has your portfolio been affected?**



# Member Survey 6.0

**If you are involved in lending...**  
**How have you adjusted your Lending?**



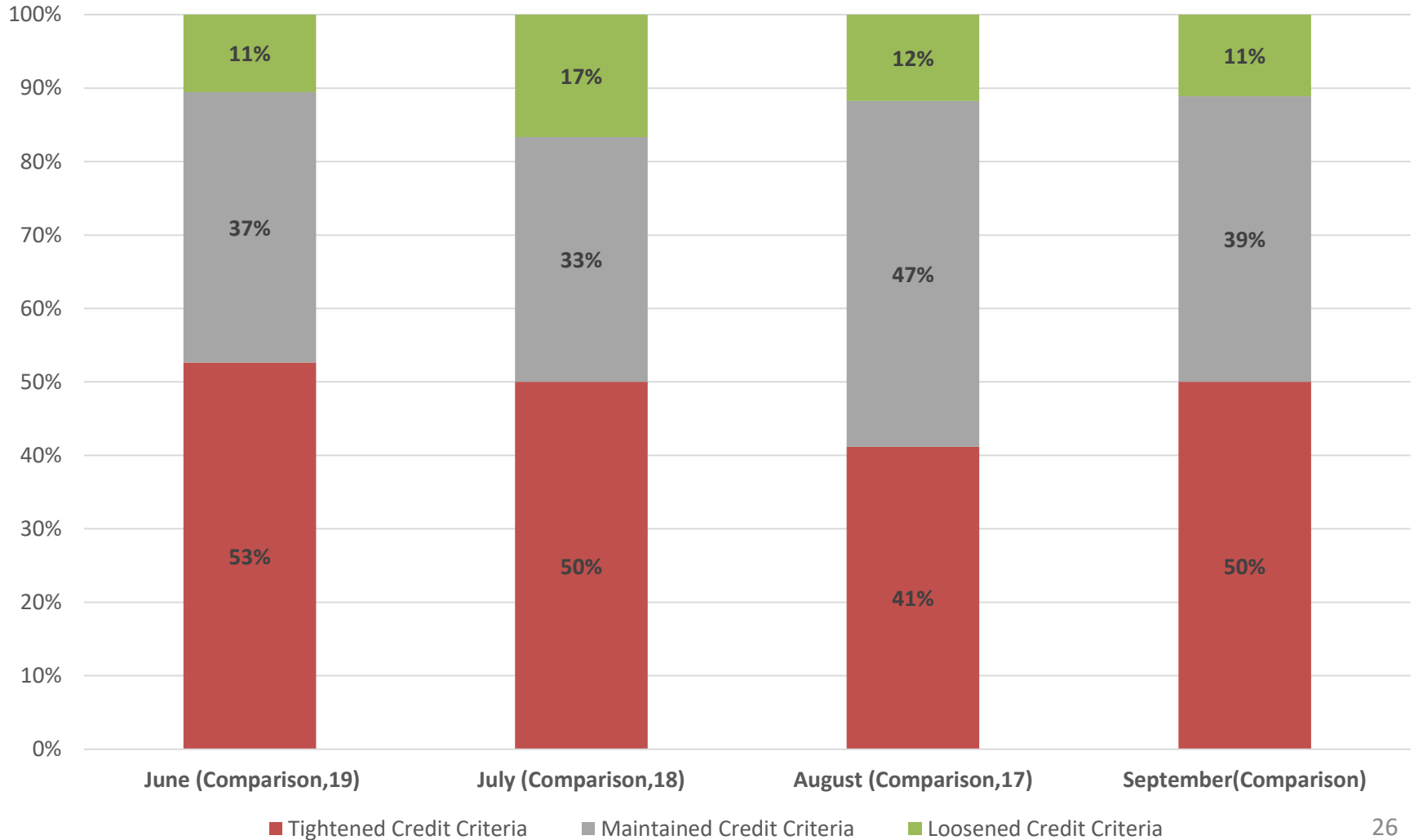
■ Discontinued lending to everyone   ■ Continued lending only to existing customers   ■ Continued lending to new and existing customers

# Member Survey 6.0

**If you are involved in lending...**  
**How have you adjusted your Credit Criteria?**

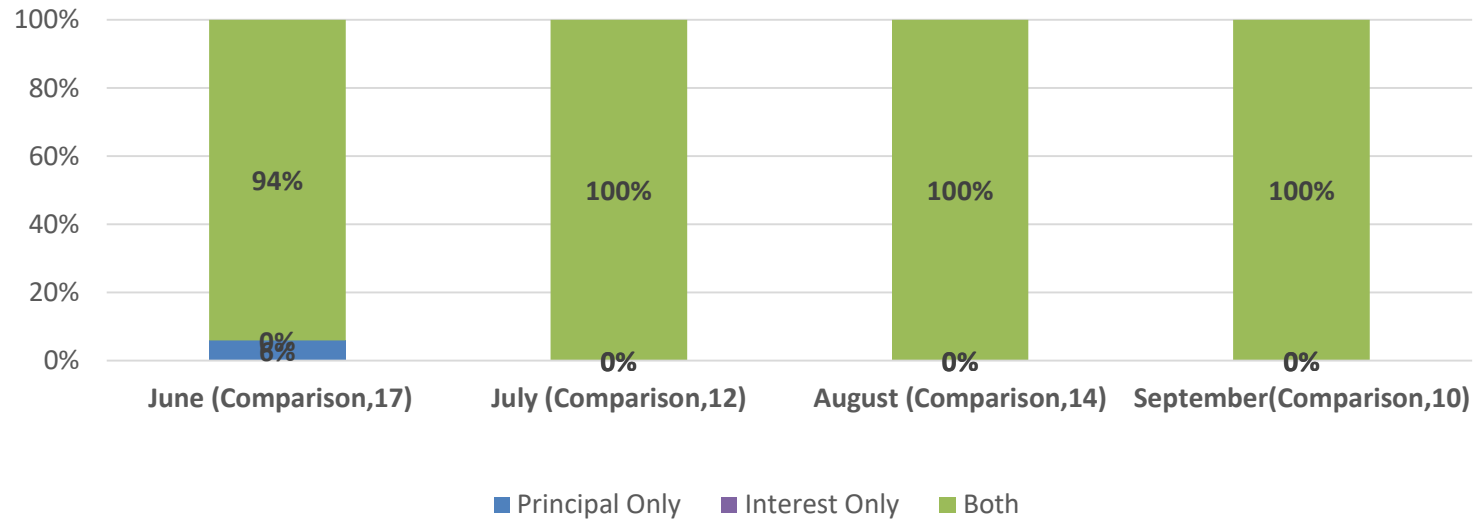
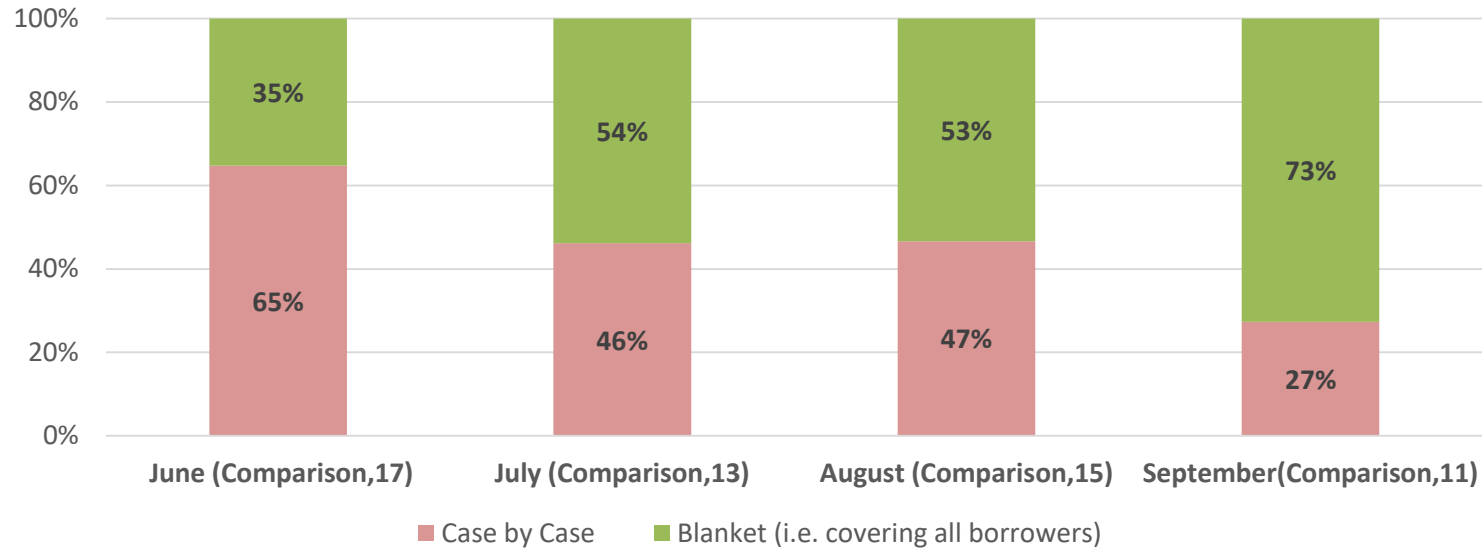
Slight increase in members reporting  
*loosened credit criteria;*

*No significant change since May*



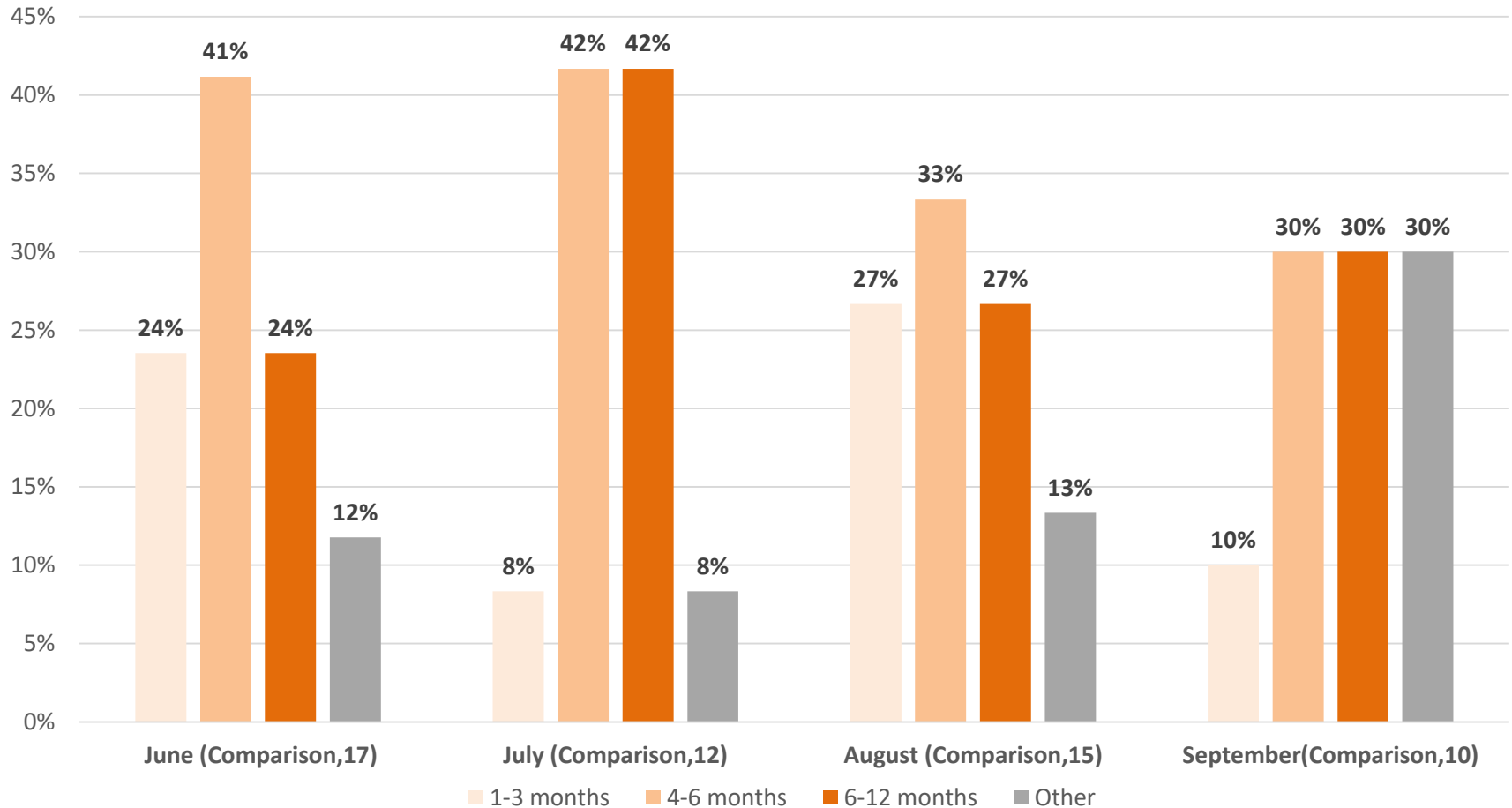
# Member Survey 6.0

## Moratorium



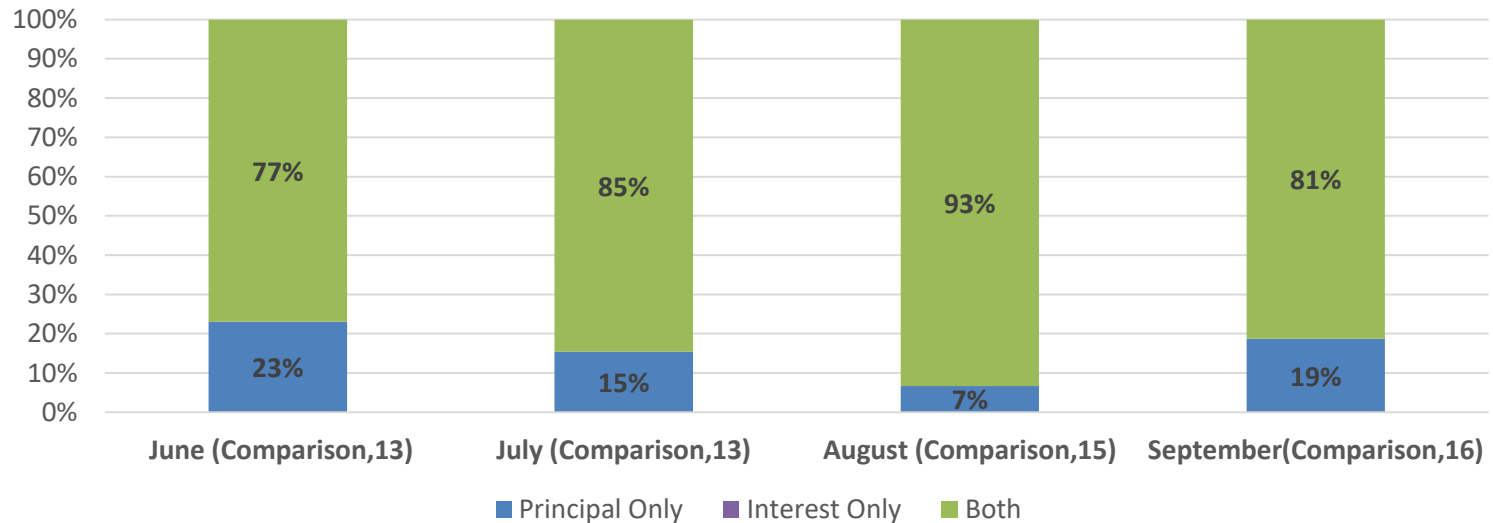
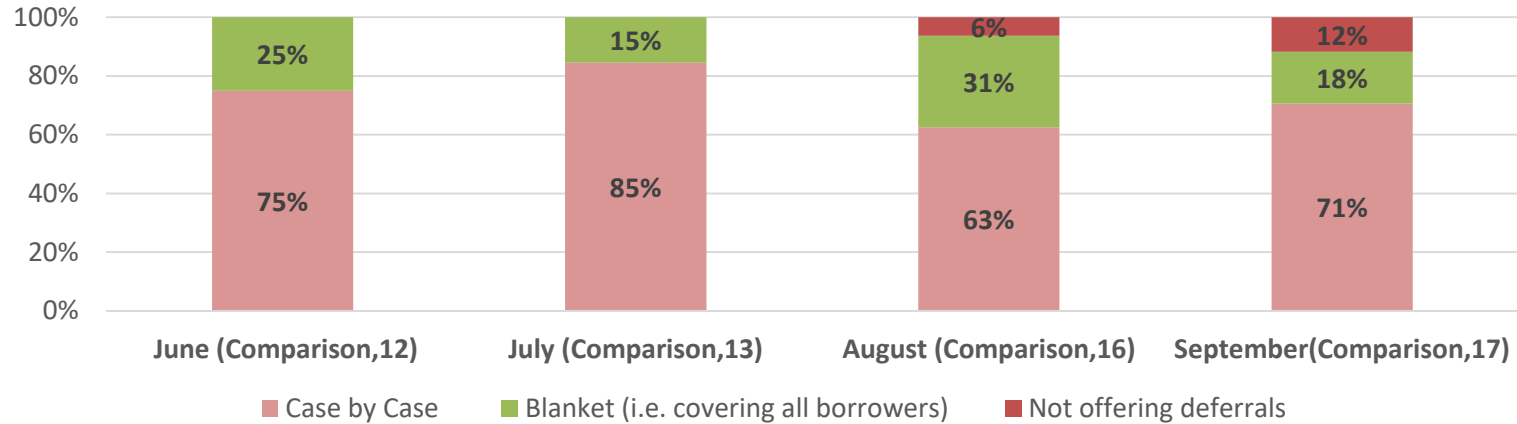
# Member Survey 6.0

## Moratorium Timeline



# Member Survey 6.0

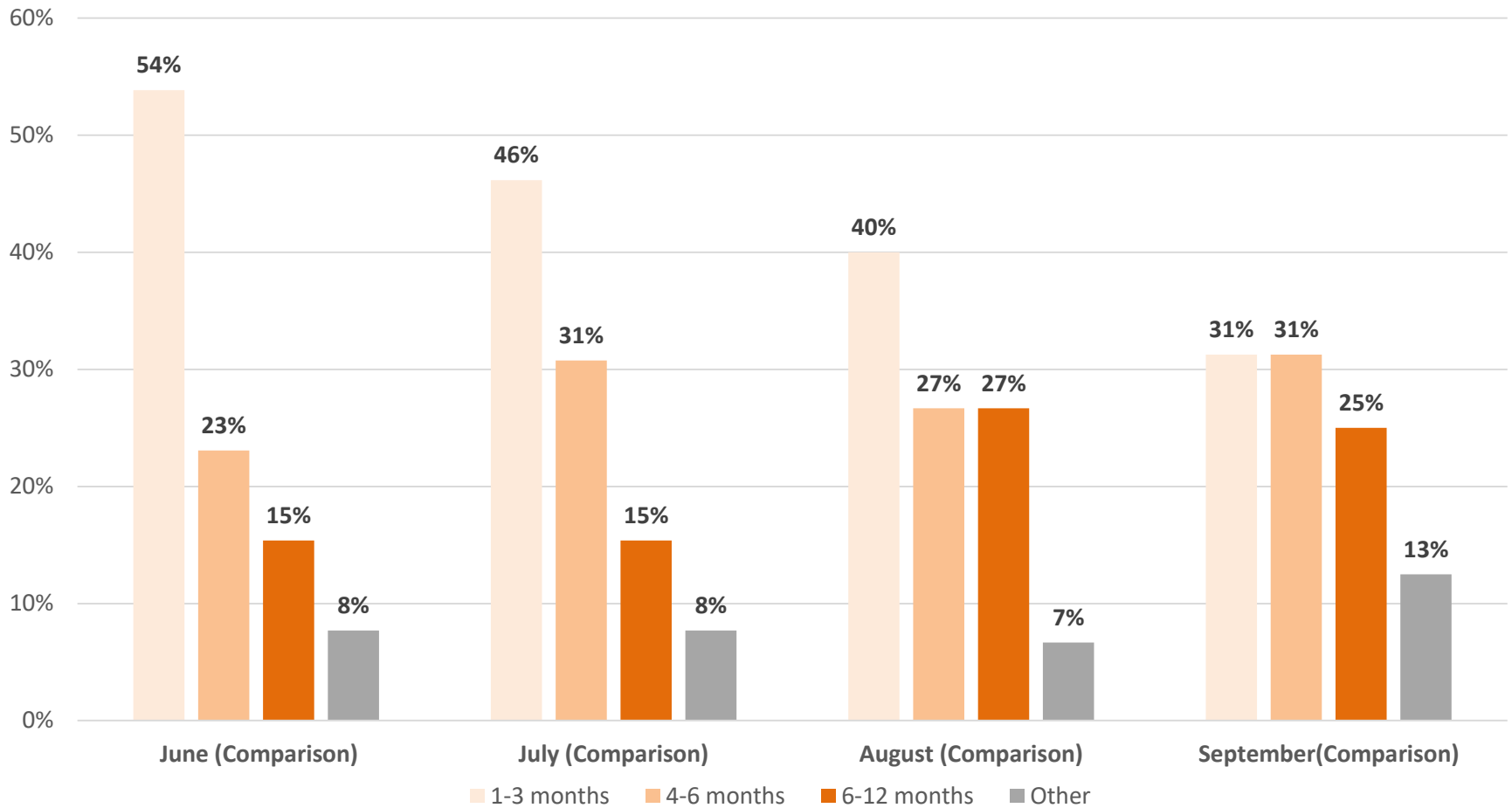
If there is *no* moratorium  
Are you offering Deferrals?





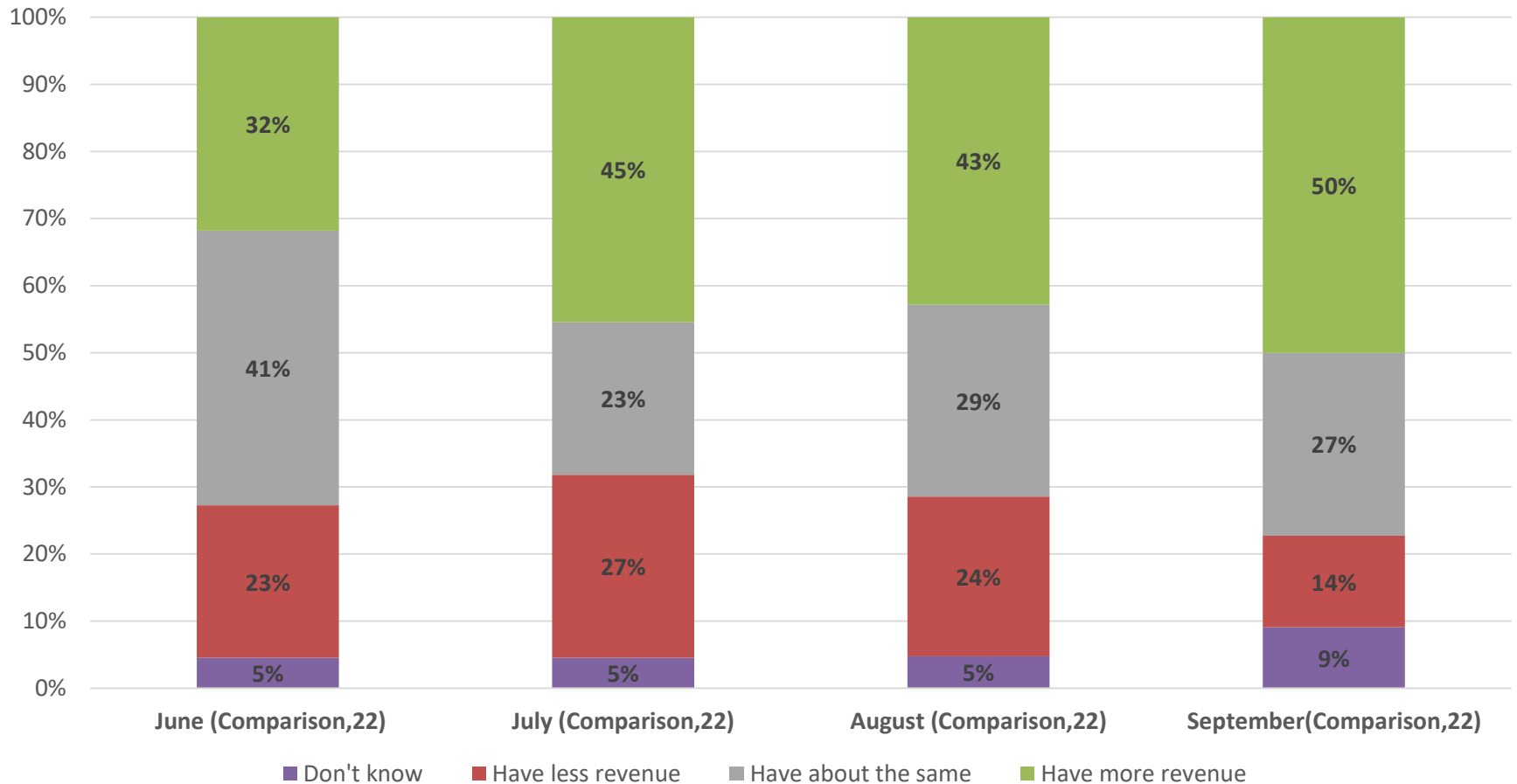
# Member Survey 6.0

## Deferral Timeline



# Member Survey 6.0

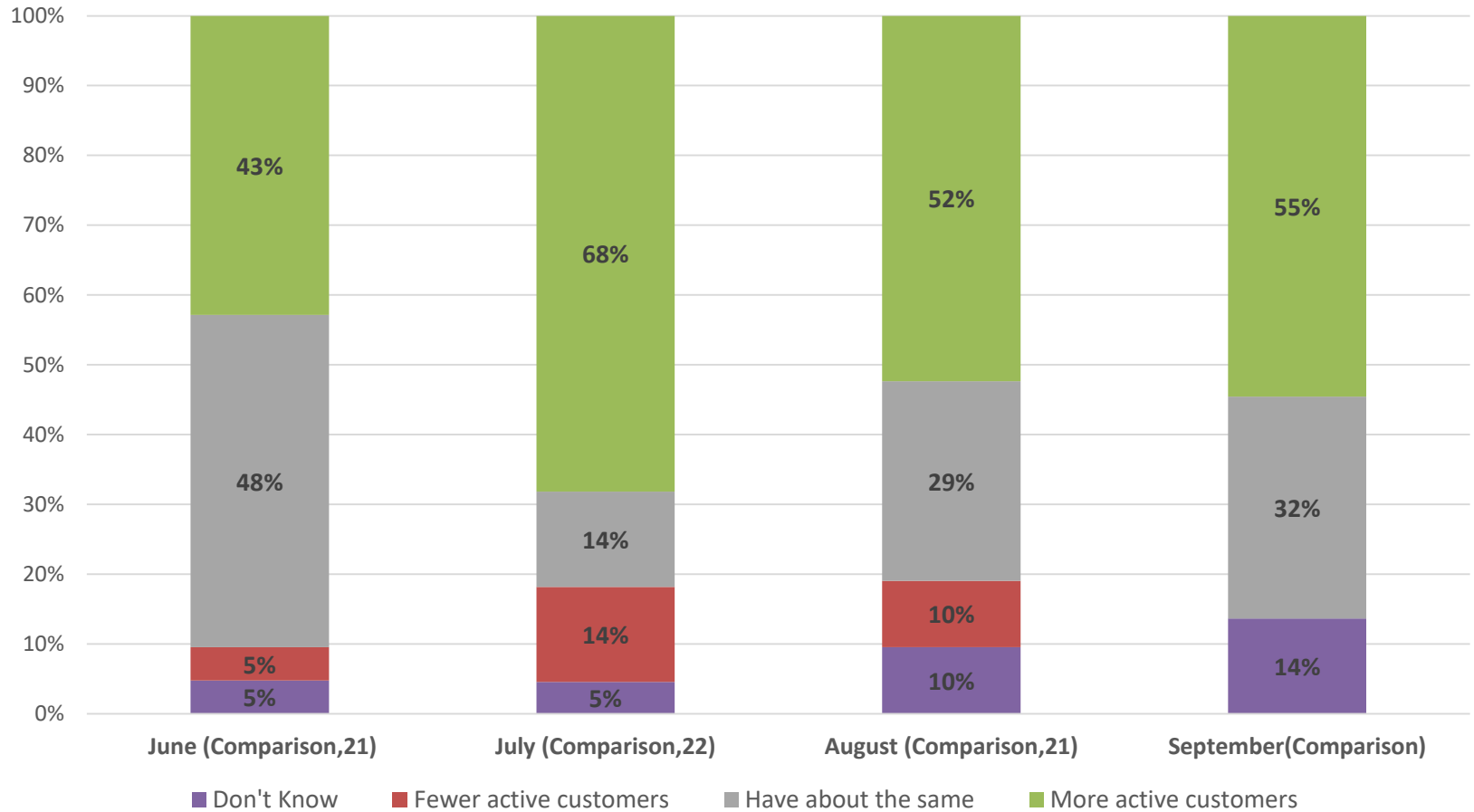
## Next month, what do you expect to happen to... Revenue





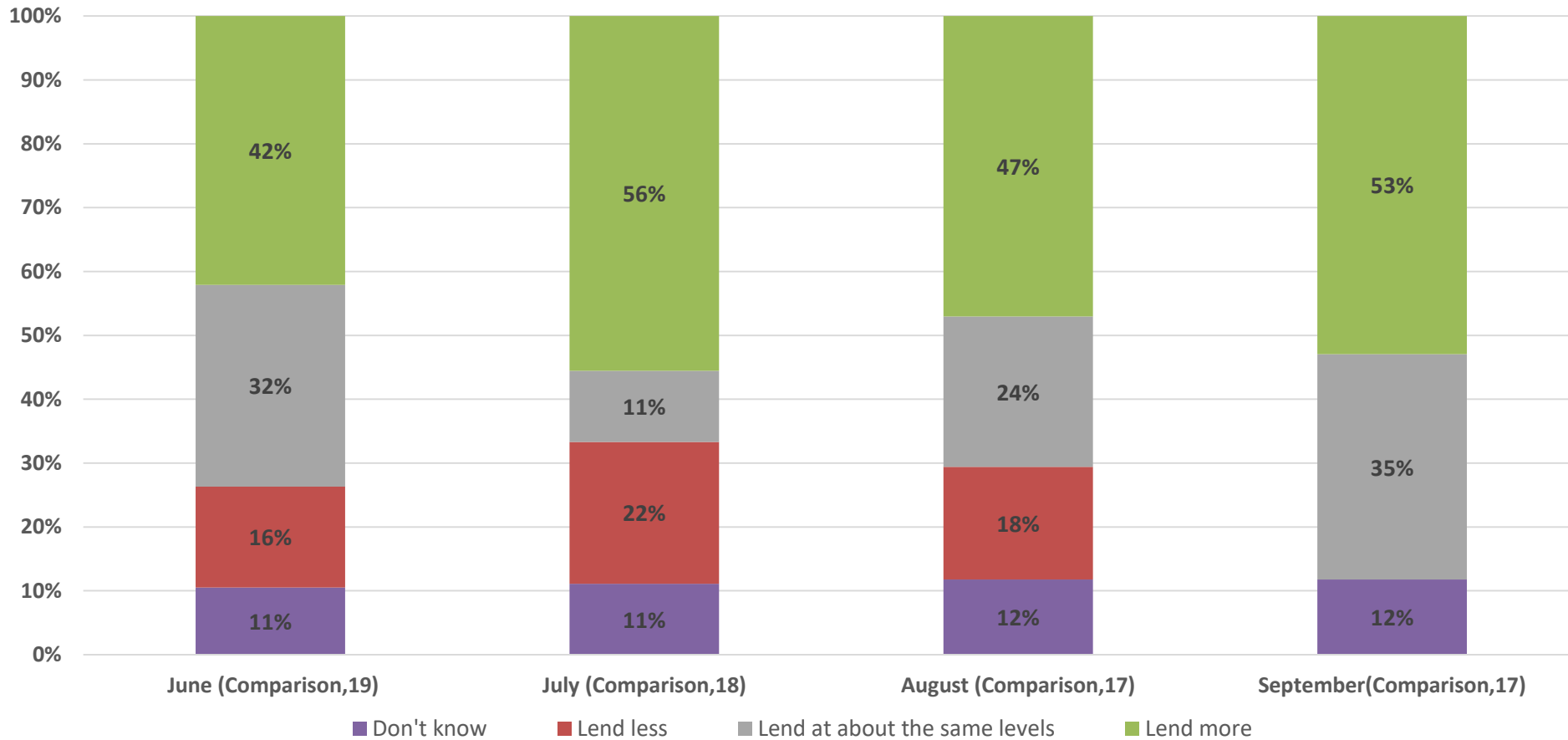
# Member Survey 6.0

Next month, what do you expect to happen to...  
Number of Customers



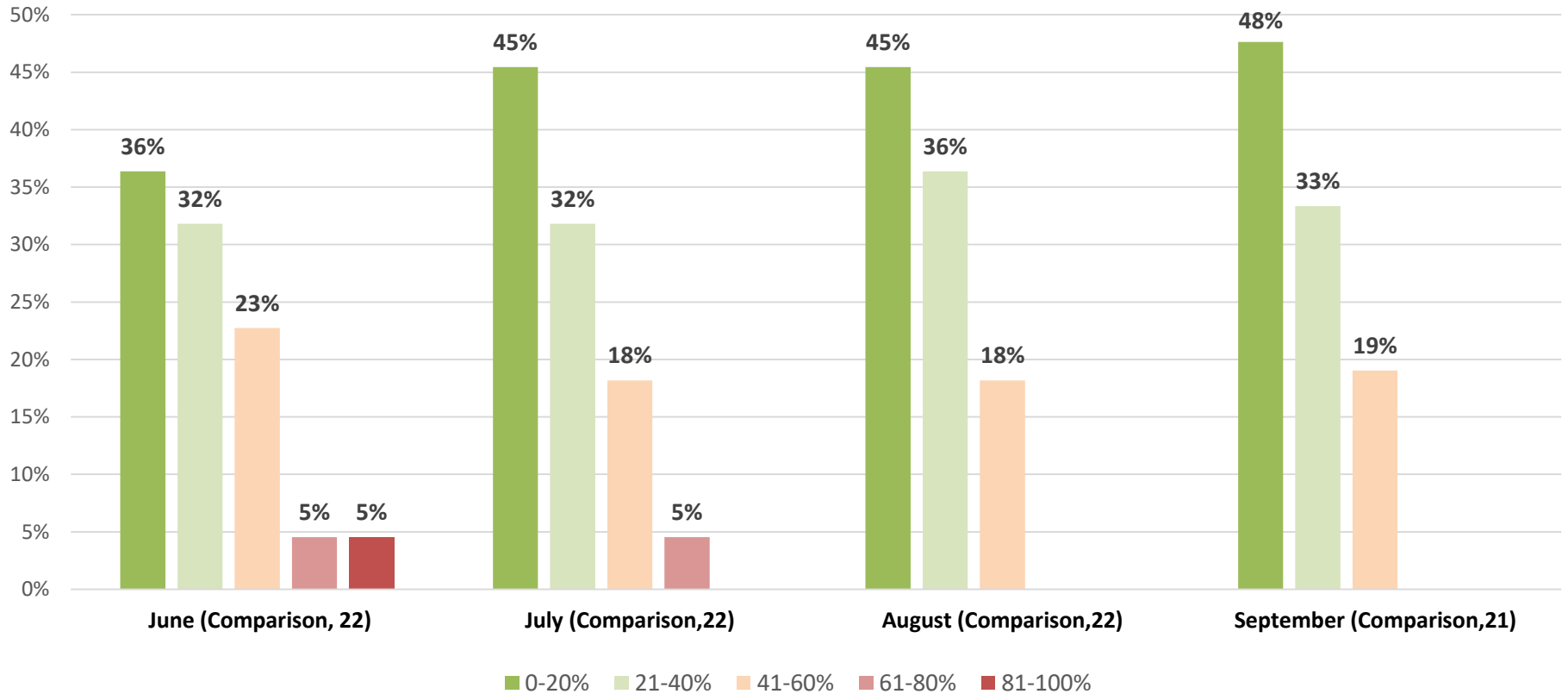
# Member Survey 6.0

Next month, what do you expect to happen to...  
Lending



# Member Survey 6.0

Percentage of SME clients expected to be in financial distress within 3 months?



Percentage of SME clients in distress within 3 months



**SME FINANCE**  
FORUM

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