SME Finance Forum

Convening 180+ members from 60+ countries, operating in 190+ countries sharing knowledge, spurring innovation in & promoting growth of SME financing.
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

45 Respondents from 32 different countries

Regional Distribution (45)

- East Asia & Pacific: 16%
- Europe & Central Asia: 29%
- Global: 2%
- Latin America & the Caribbean: 4%
- Middle East & North Africa: 13%
- North America: 9%
- South Asia: 7%
- Sub-Saharan Africa: 20%
- Other: 7%

Type of Business (45)

- Development Bank: 11%
- Fintech: 29%
- Bank/Financial Institution: 53%
- Other: 7%
Member Survey
Change in Operations due to COVID-19? (45)

- Complete closure; operations significantly impacted: 2.22%
- Complete closure; most operations maintained: 24%
- Extensive closure of facilities/remote work; operations significantly impacted: 15.56%
- Extensive closure of facilities/remote work; most operations maintained: 24.44%
- Limited closure of facilities; most operations maintained: 31.11%
- Not Affected: 2.22%
Member Survey

How has your business been affected? (45)

- No Change: 4
- Decline in Sales/Revenue: 33
- Loss of Customers: 9
- Gain of Customers: 12
- Liquidity Challenges - wholesale funding...: 11
- Liquidity Challenges - deposits decreased...: 8
- Liquidity Challenges - reduced inflows/collections: 22
- Asset Impairment: 9
Member Survey

Percentage of SME clients expected to be in financial distress within 3 months? (42)

- 0-20%: 4
- 20-40%: 8
- 40-60%: 18
- 60-80%: 9
- 80-100%: 3

Government and Regulatory responses for COVID-19 in Country are... (45)

- Causing new problem for my clients: 8
- Likely to help my clients: 32
- Not Relevant to my clients/not eligible: 3
- Causing new problems from my business: 13
- Likely to help my business: 17
- Not Relevant to my business/not eligible: 9
Member Survey

If you are involved in lending...

How have you adjusted your approach? (32)

- Maintained existing credit criteria: 3
- Loosened credit criteria: 2
- Tightened credit criteria: 20
- Continued lending only to existing customers: 2
- Discontinued lending to everyone: 17
- Continued Lending to new and existing customers: 12

How has your portfolio been affected? (31)

- Positive impact on portfolio: 6%
- Significant negative impact on portfolio: 35%
- Slight negative impact on portfolio: 35%
- No measurable impact on portfolio to date: 23%
Member Survey

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

Your revenue? (44)
- Have more revenue than this month: 11.36%
- Have about the same revenue: 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 about the same number of customers: 15.56%
- Have fewer active customers than this month: 55.56%
- 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%
Accelerating finance for businesses

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