



DIMENSION 3-Access to Finance

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DIMENSION 3 - Access to Finance

3. Access to Finance

3.1 Legal, Regulatory and Institutional Framework on Access to Finance

Evidence Assessment of Financial Needs and Gaps on MSME Financing (not scored)

3.1.1 Banking regulations

3.1.2 Legal regulatory framework for commercial lending

- Creditor rights
- Tangible and Intangible Assets Register

3.1.3 Credit information bureau(s)

3.1.4 Stock market

- *P&D – Planning and Design
- *Imp – Implementation
- *M&E – Monitoring and Evaluation

3.2 Diversified Sources of Enterprise Finance

3.2.1 Bank credit / Traditional debt

- Bank products
- Credit guarantee schemes

3.2.2 Microfinance

3.2.3 Alternative Sources of MSME Finance

- Asset-based finance
- Alternative debt
- Crowdfunding
- “Hybrid” instruments
- Equity instruments

3.2.4 Other financing support mechanisms (not scored)

3.3 Financial Education

P&D	Imp	M&E
35%	35%	35%

Assessments

Communication plan

Trainings and access to information

Inclusion within secondary school curriculum

3.4 Efficient Procedures for Dealing with

NEED TO PUT IN SCORING TABLE

Legal Framework, including secured transactions

Registers, early-warning systems, and out-of-court settlements

Discharge from bankruptcy

Tax debts

Starting fresh

Performance – insolvency proceedings

