



SME FINANCE
FORUM



Going Digital In SME Finance

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SME Finance Forum

The SME Finance Forum brings together **140+ banks, technology companies and DFIs** to learn, link and lead to promote the growth of SMEs

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LINK



LEAD

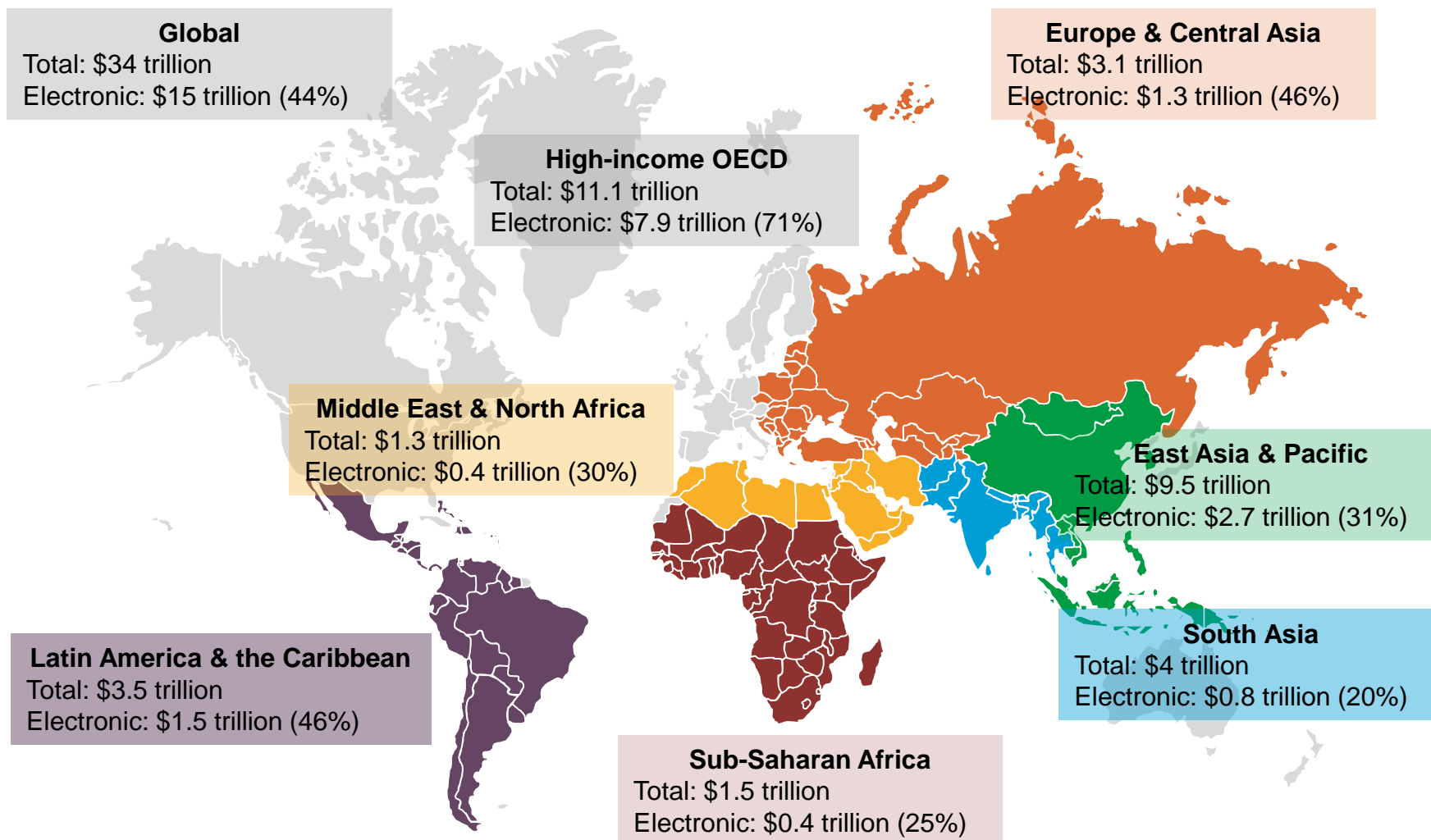


Established by the G20 and managed by IFC





Large untapped opportunity: \$19 trillion paper-based P2B, B2B¹ and B2P payments accepted and made by micro, small and medium retailers

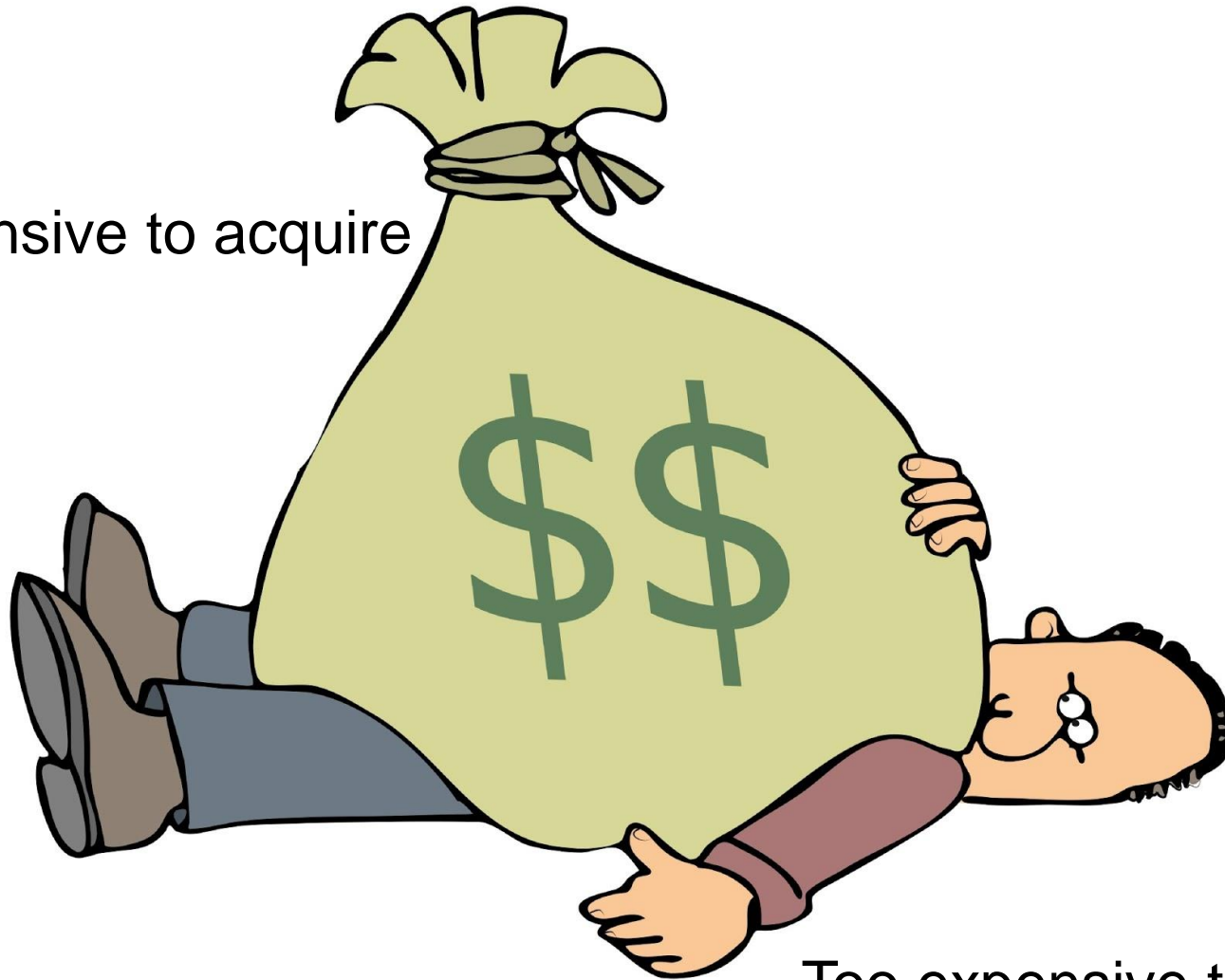


¹ B2B payments include only those from the retailers to immediate suppliers

WHY NOT SERVE SMMES? THE CURSE OF CASH!



Too expensive to acquire



Too expensive to serve

How we succeeded before



TOTAL MSME FINANCE GAP



MSME Finance Gap, US\$ trillions



MSME FINANCE GAP =
Potential demand – Existing supply

Finance Gap has been disaggregated by the enterprise type (micro, SME) and by gender (women- and men-owned enterprises).

In addition, number of enterprises and potential demand in informal sector has been estimated (see annex)



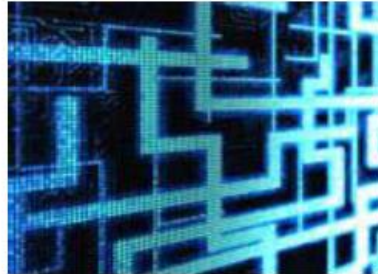
Where we need to be



What can policymakers do?

Topic

E-Payments Infrastructure



Recommendation

- Simplify account opening
- Allow e-money issuance
- Ensure consent and consumer data protection
- Help establish effective interoperability

Formalization of Enterprises



- Create incentives for firms to formalize
- Simplify tax codes to incentivize informal merchants to formalize

Partnerships and Alliances



- Build ecosystem of private and public sector stakeholders to work towards a common solution



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