

Financial Markets International

Africa Entrepreneur Network Program



FMI FINANCIAL MARKETS INTERNATIONAL



USAID
FROM THE AMERICAN PEOPLE

Overview

Financial Markets International has a valuable SME financial analysis, risk assessment, and reporting tool that will accomplish three goals:

- 1) Allows banks to build a profitable SME portfolio, and promote their willingness to loan.
- 2) Allows Business Advisor's to help an SME obtain a loan, grow its business, and enhance employment.
- 3) Allows USAID/OPIC to capture Africa data and report on foreign aid results at any level of detail required.

This increases access to SME finance, creates jobs, builds national economies, and provides accurate reporting data.



Items for Discussion

- What does the banker need?
- What does the business advisor / business owner need?
- What are OPIC/USAID congressional reporting requirements?
- How does FMI accomplish these requirements?
- Demonstration of Global Financial Bridge.
- Next Steps ?



What does the Banker Need?

Goal: Build a profitable SME portfolio

- ❑ Minimize lending risk
- ❑ Determine loan repayment capacity
- ❑ Understand capital needs of the borrower
- ❑ Understand how the business is structured for growth
- ❑ Reduce transaction time
- ❑ Select desirable customers
- ❑ Provide high level of customer service



What does the Business Owner/Advisor Need?

Goal: Obtain a loan, grow the business, and increase profit

- ❑ Understand banks financial data requirements
- ❑ Present relevant financial information to the bank
- ❑ Measure how much to borrow
- ❑ Determine whether the business has the capacity to service the debt
- ❑ Understand financial planning and management
- ❑ Understand and manage cash-flow to grow the business and repay loan



What does OPIC/USAID Need?

Goal: Meet OPIC/USAID Congressional reporting requirements

- Accomplish all reporting requirements:
 - How many loans
 - Average loan size
 - How many female SMES, etc.
- Analyze data at any level of detail:
 - Across geographic sector
 - Industry sector
 - SME demographics, etc.

Analyze data and
customize reports
based upon your
requirements



Demonstrate Solution: Common Communication Platform

Provide a common communication platform that allows:

Bank: Build a profitable SME portfolio

- ❑ Collect and analyze SME financial information
- ❑ Evaluate financial risk
- ❑ Make credit decisions based on the financial realities of a company

SME : Obtain a loan, grow business, and increase profit

- ❑ Increase number of jobs
- ❑ Build the economy

OPIC/USAID: Accomplish Congressional reporting requirements

