

Supporting SMEs for more productive recountries

CAF provides financing and guarantees to SMEs, through financial partners, to **improve their access to credit** and achieve greater regional productivity.



USD 24.58 billion

disbursed in credit lines in the last five years

148,440 loans

USD 5.81 billion

in credit lines outstanding in 2022

in Latin America and the Caribbean in the last five years



Interventions



Lines of credit

for development financial institutions and private commercial banks to grant short-term, medium-term and long-term loans to SMEs

Increased liquidity for the acquisition of capital goods and innovation



Guarantees for SMEs

Provision of guarantees through financial intermediaries and support for national guarantee funds

Increased liquidity for working capital and foreign trade operations



Non-financial support to improve technical capabilities

Training and advisory services for SMEs in areas like management and job skills, digital transformation, and export promotion



Countercyclical financing

Instruments granted tocountries to mitigate the impact of COVID-19

We support actions with a focus on gender and inclusion, and on environmental sustainability



14-24% employment

13 new jobs for every SME that receives credit 15-6% production

140% exports

15-10% productivity

Other impacts

- higher investment
- more innovation
- increased future access to credit, including from other banks
- better conditions of access to financing (amount and terms)







ReferencesTypes of Interventions



Lines of credit



Guarantees for SMEs



Non-financial support to improve technical capabilities

Training and advisory services on innovation (Innovation Week): Argentina, Bolivia, Colombia, Ecuador, Mexico, Peru, Panama, Uruguay

Innovation program (Triz Method): Argentina, Colombia, Mexico, Uruguay

Financial inclusion Lab (LIF): Brazil, Bolivia, Colombia, Chile, Ecuador, Mexico, Peru, Uruguay

Training in agroclimate risk management and implementation of an information system for agricultural risk management (spanish acronym SIGRA): Colombia

Exporting Excellence Enterprises program (3E):

Colombia, Ecuador

Support for the development or improvement of the regulation of factoring Chile, Ecuador, Peru, Dominican Republic

Support in the design of special financial instruments for SMEs through capital markets: Chile, Uruguay

CONAFIPS impact evaluation study: Ecuador

Impact evaluation of the Enterprise advisory program "Avanza": Venezuela

Implementation of online tax payment system: Trinidad and Tobago