

Supporting SMEs for more productive countries

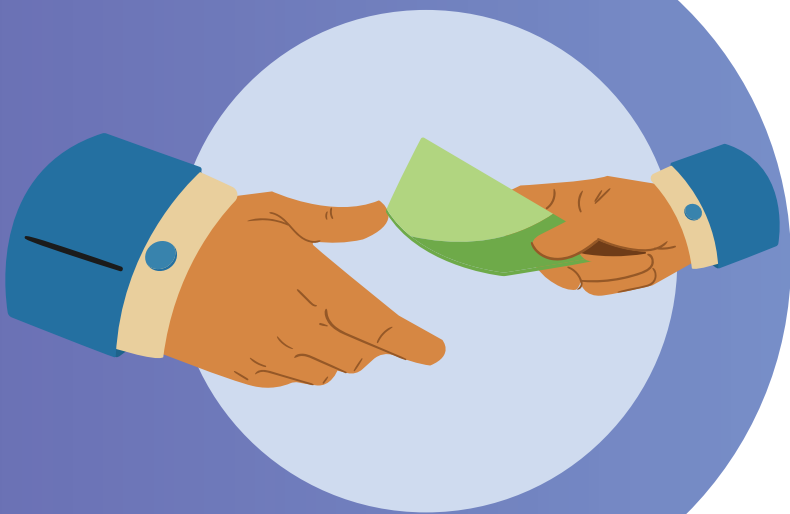
CAF provides financing and guarantees to SMEs, through financial partners, to **improve their access to credit** and achieve greater regional productivity.



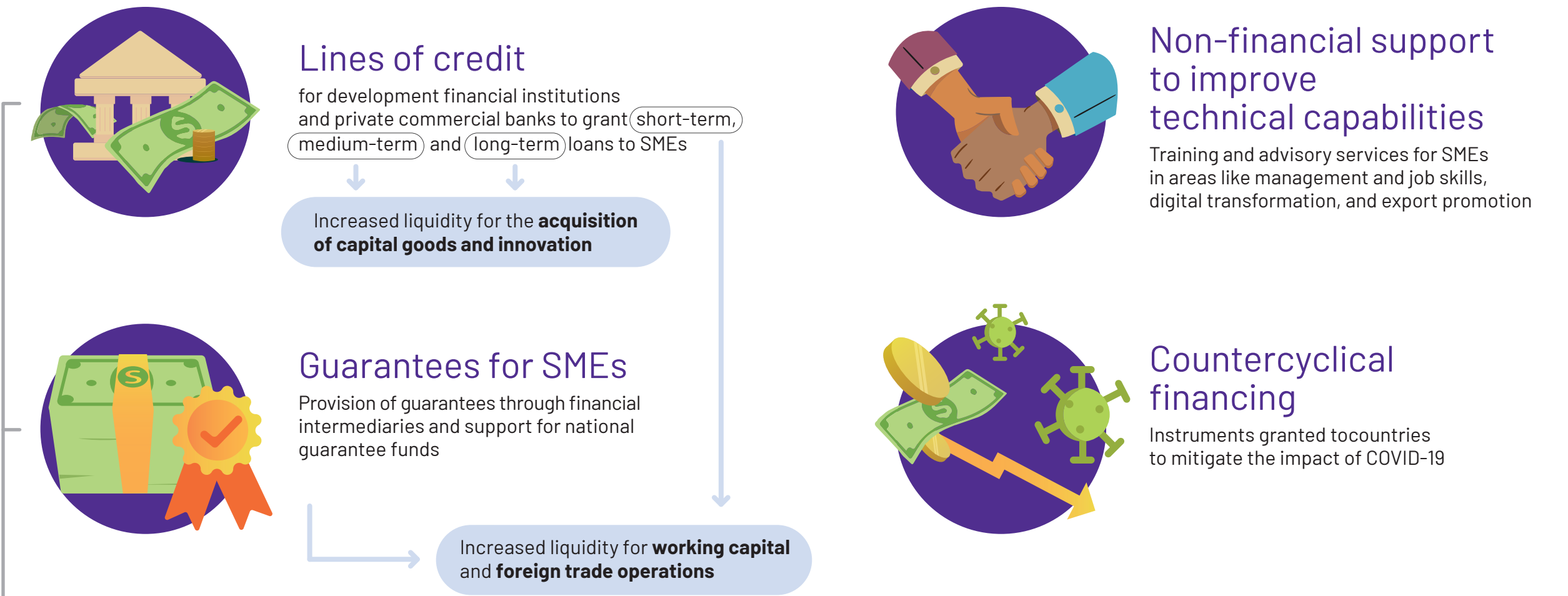
USD 24.58 billion
disbursed in credit lines
in the last five years

USD 5.81 billion
in credit lines
outstanding in 2022

148,440 loans in Latin America and the Caribbean in the last five years



Interventions



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

Expected impacts
(based on evidence)

↑ 4-24%
employment

13 new jobs for every SME that receives credit

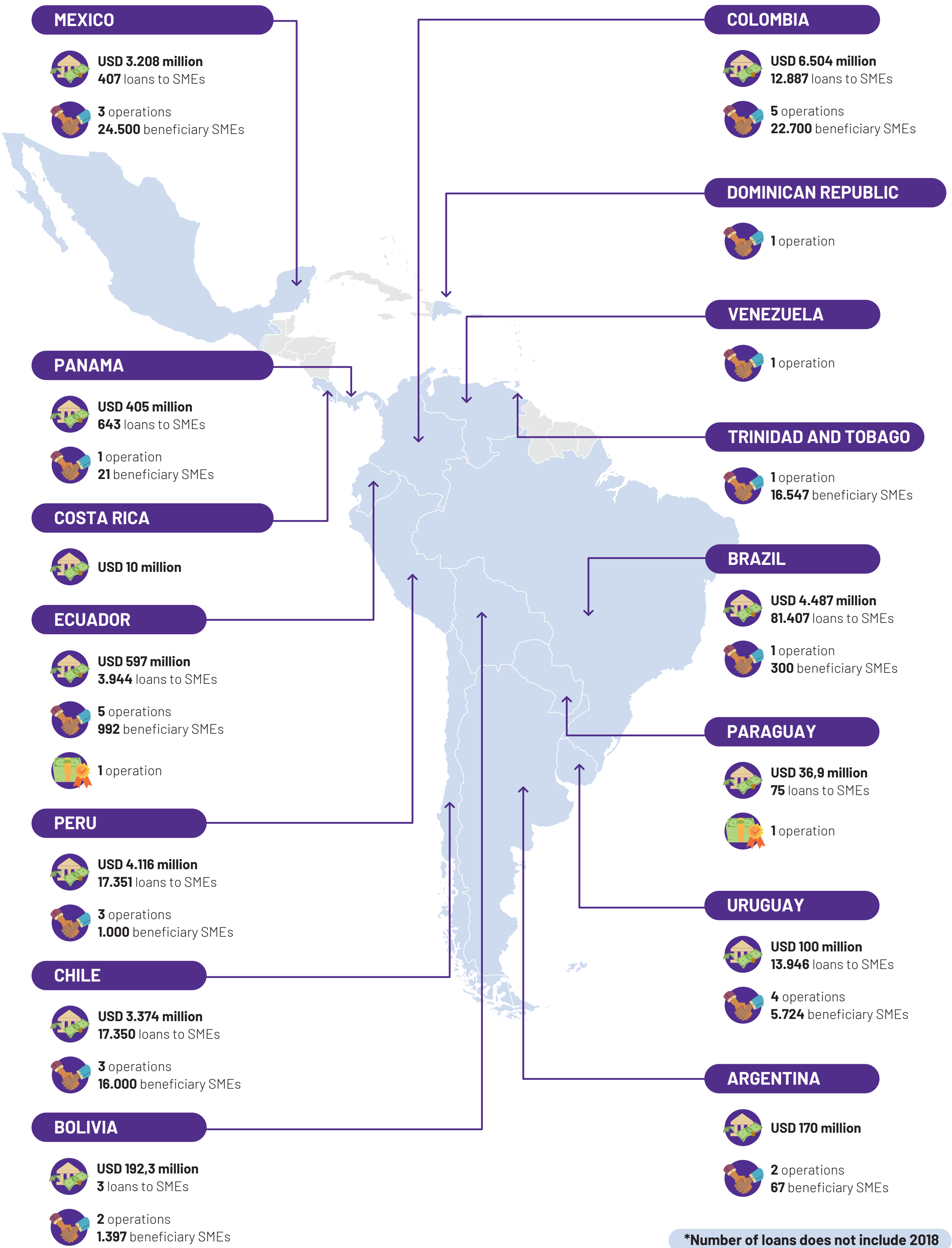
↑ 5-6%
production

↑ 40%
exports

↑ 5-10%
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)



References

Types 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