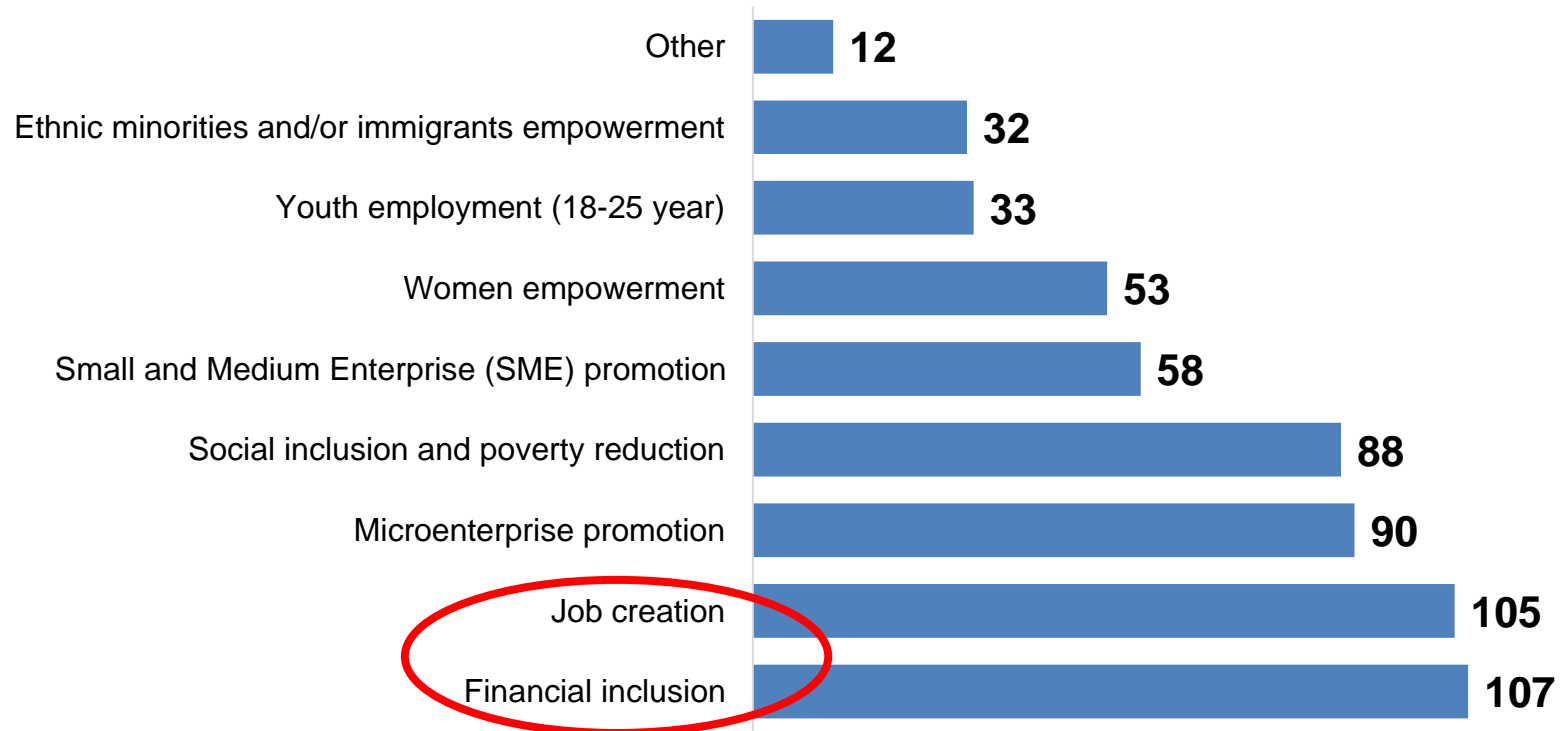




Who?

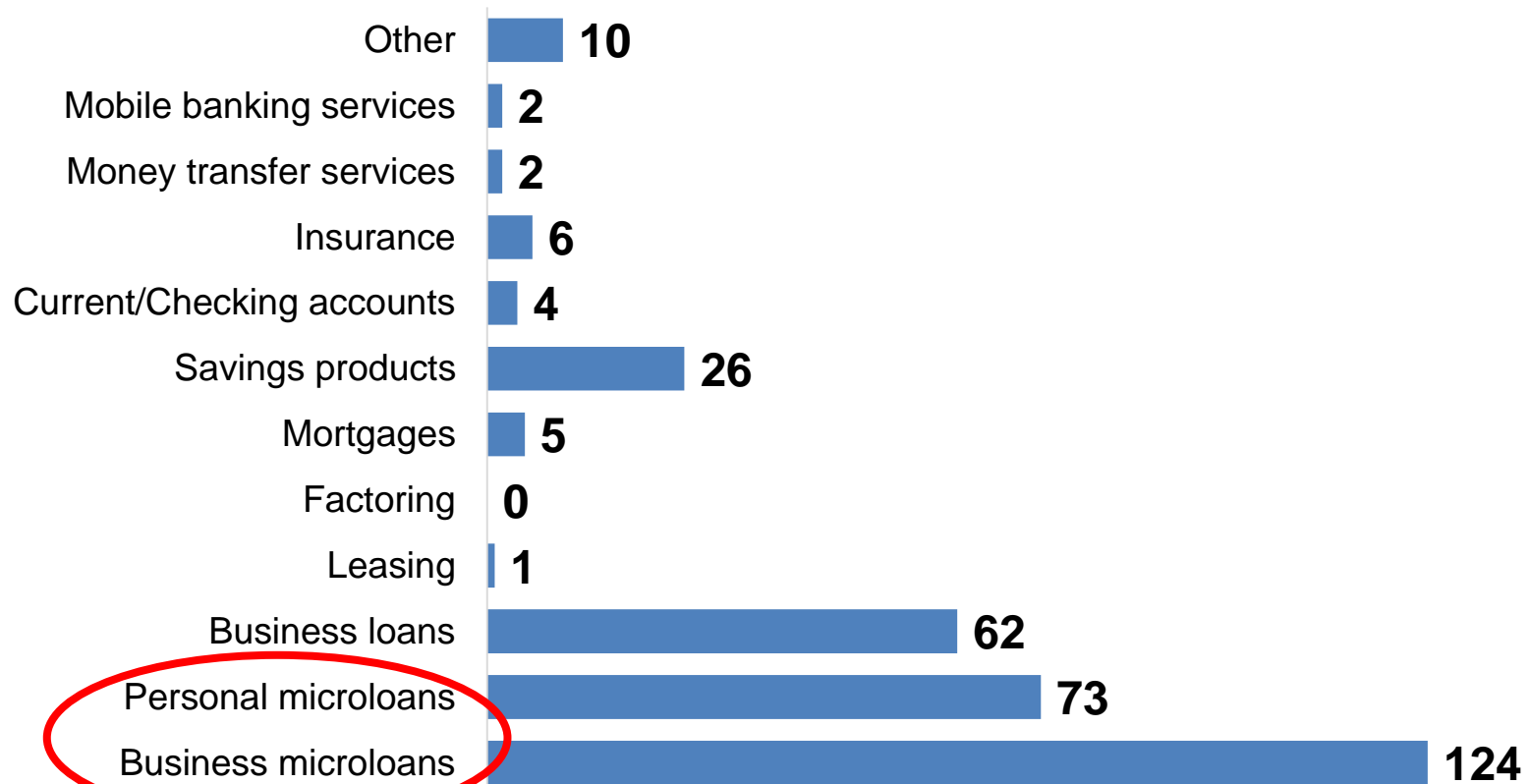
MFIs' mission



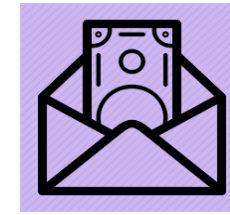
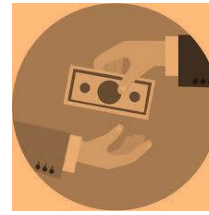


What?

Financial products and services

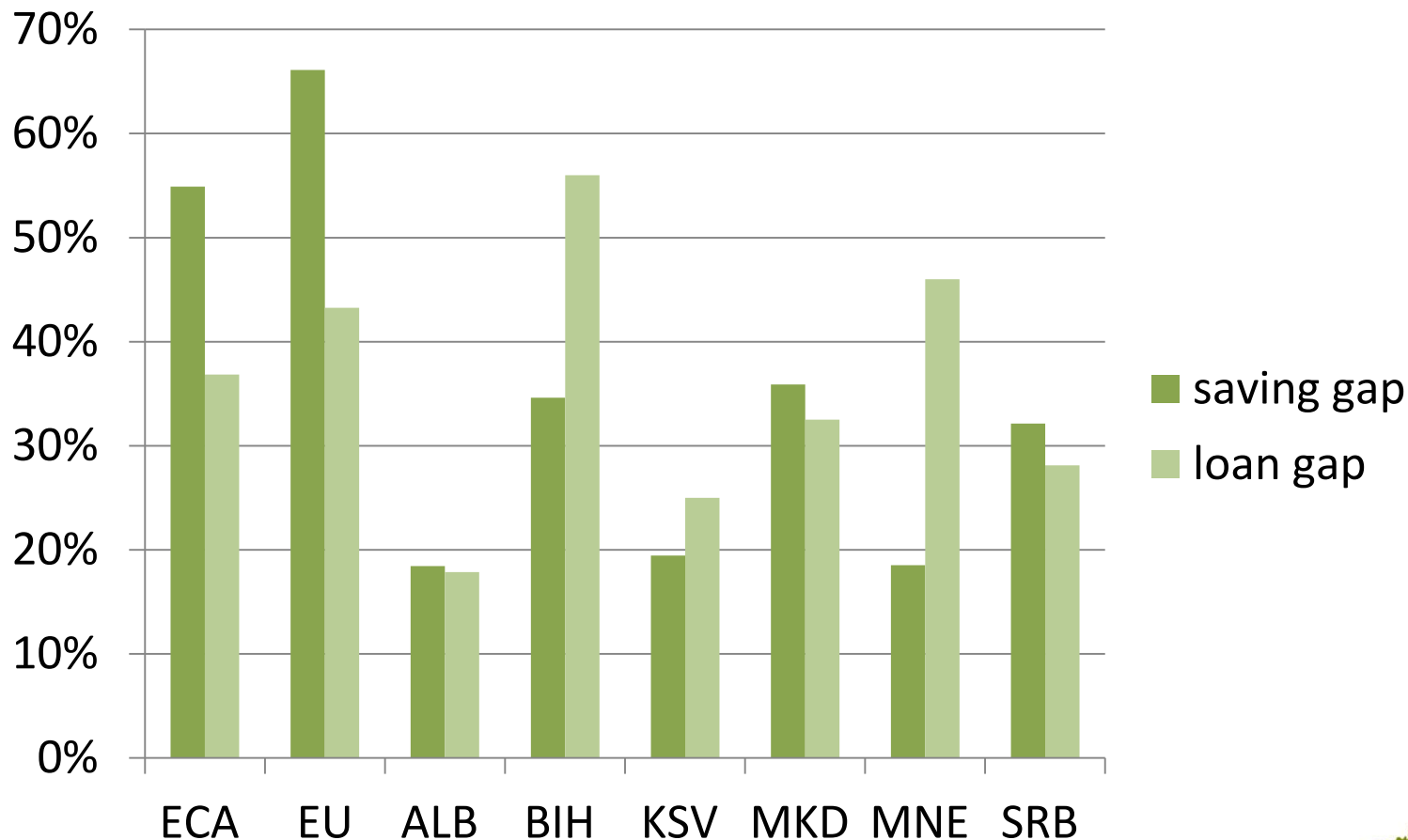


Financial inclusion - individuals



ECA	72	51	>28	38	>14		
EU28	88	59	>39	37	>16		
ALB	38	38	>7	56	>10	20	>3
BIH	53	26	>9	25	>14	8	
KSV	48	36	>7	36	>9	12	>2
MKD	72	39	>14	40	>13	9	
MNE	60	27	>5	50	>23	12	>3
SRB	83	28	>9	32	>9	13	>3

Financial inclusion - individuals

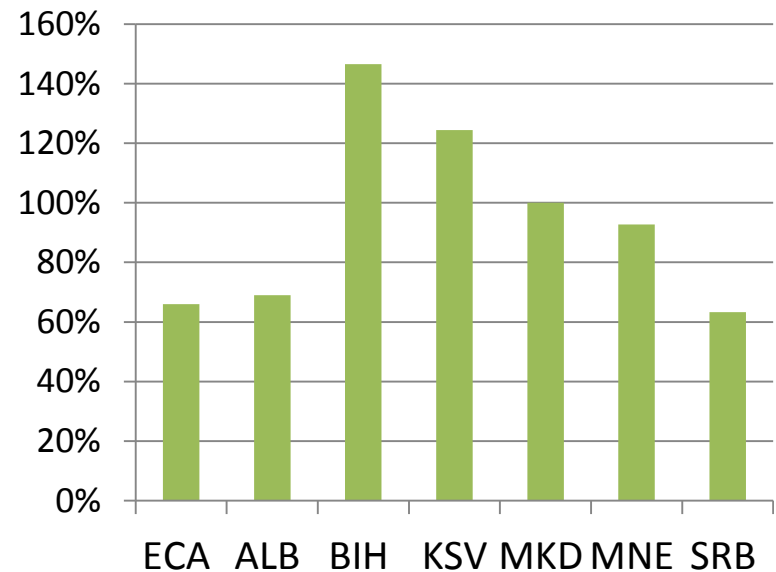


Financial inclusion - enterprises



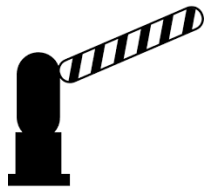
ECA	87	47	31
ALB	68	29	20
BIH	98	43	63
KSV	98	45	56
MKD	96	41	41
MNE	95	55	51
SRB	100	60	38

Access to finance



Enterprise Survey 2013, World Bank, 5-19 firms

Key barriers for Firms



ECA	17
ALB	6
BIH	14
KSV	42
MKD	19
MNE	8
SRB	14

EU SAFE 2015	1-9	10-49	50-249	250+
finding customers	24%	26%	26%	26%
Availability skilled staff/managers	15%	19%	20%	18%
competition	14%	14%	15%	16%
costs of production/labor	14%	13%	13%	14%
regulation	14%	13%	13%	14%
access to finance	12%	10%	8%	7%
other	7%	5%	4%	5%