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Environment

Private Credit Bureaus in Mozambique

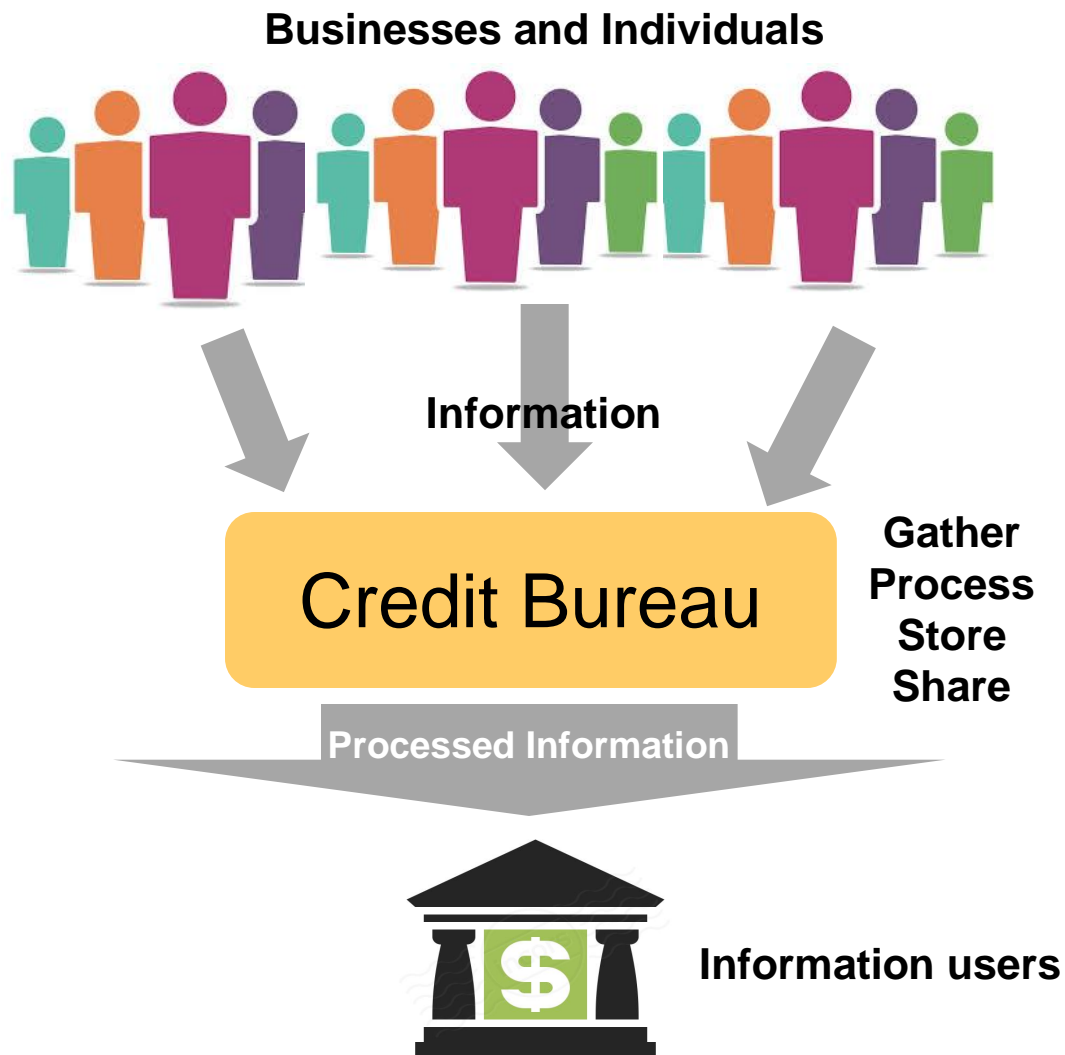
Access to information driving access to finance



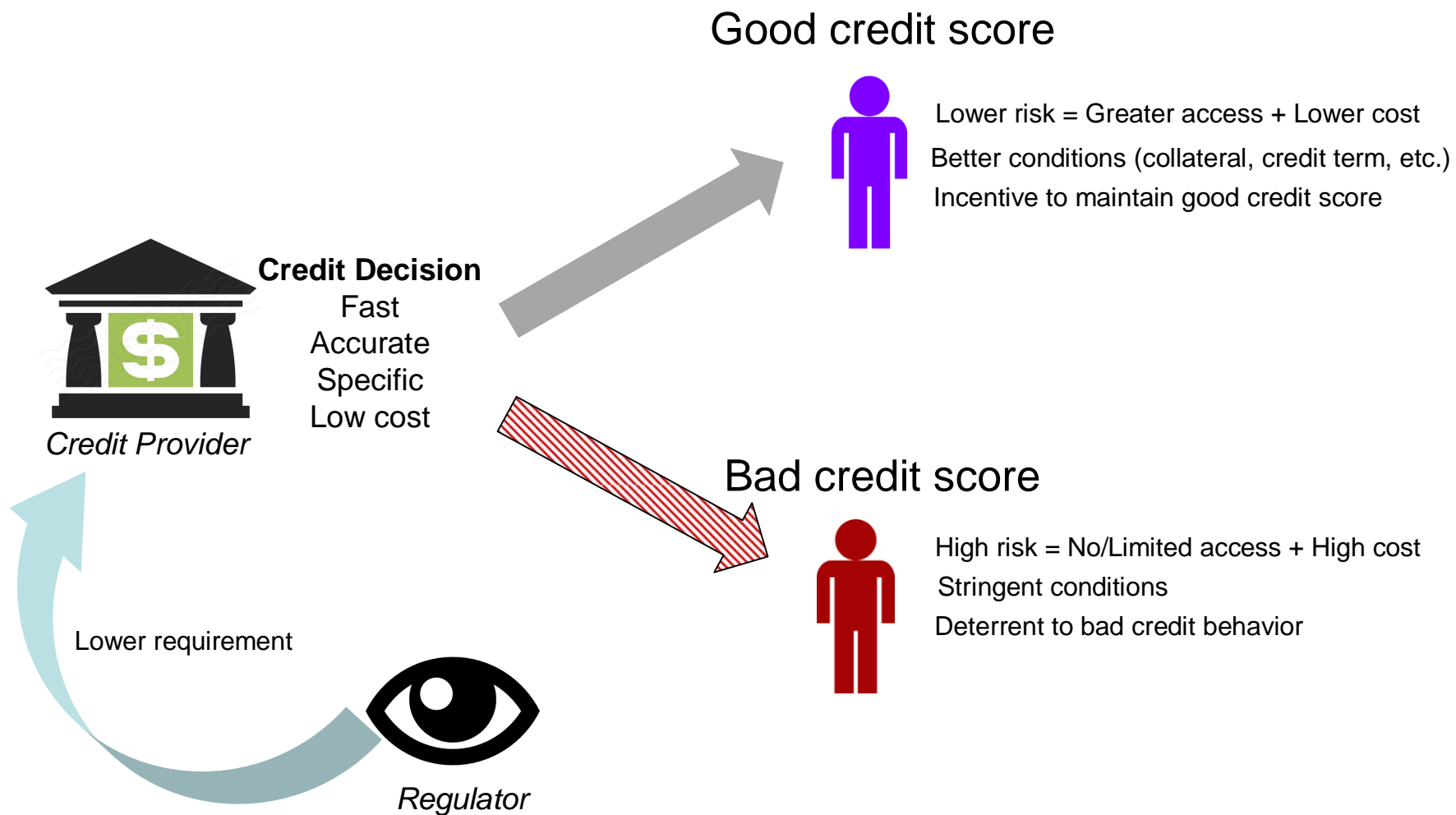
Presented by Dorival Bettencourt

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What is a Credit Bureau?

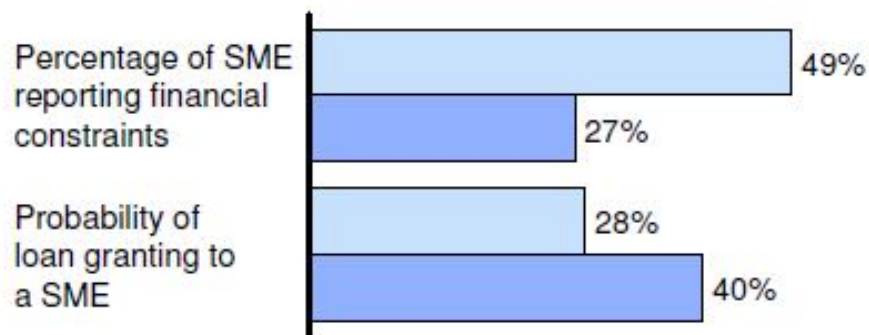


Relationship between information and access to credit



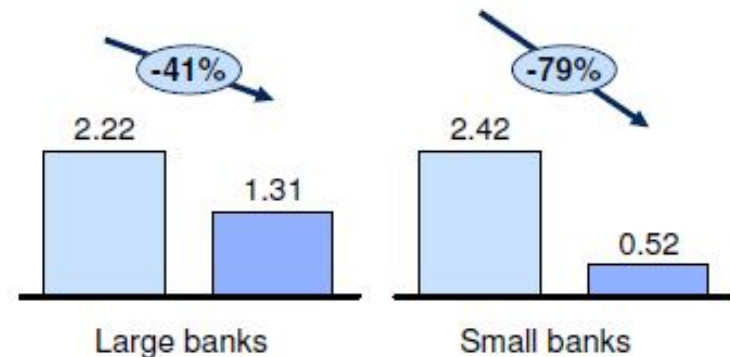
Studies show correlation between introduction of credit bureaus and improvement in financing environment

The effect of credit bureaus in SME credit market in Eastern Europe



Without credit bureau
 With credit bureau












The effect of credit bureaus on default rates in Argentina



Source: McKinsey & Company

Best practice vs. Mozambique (past and present)

Law allowing private credit bureaus approved in July 2015

 Best Practice	 Past	 Present (Law)
Bank + non-bank information		
Negative + Positive information		
High coverage		
Private		

What's next?

- 1 Regulation
- 2 Attract investors with know-how and capital
- 3 Diagnostic and program design
- 4 Credit Bureau implementation
- 5 Credit Bureau evolution

The End

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