



USAID
FROM THE AMERICAN PEOPLE

SPEED
For a Better Business
Environment

Private Credit Bureaus in Mozambique

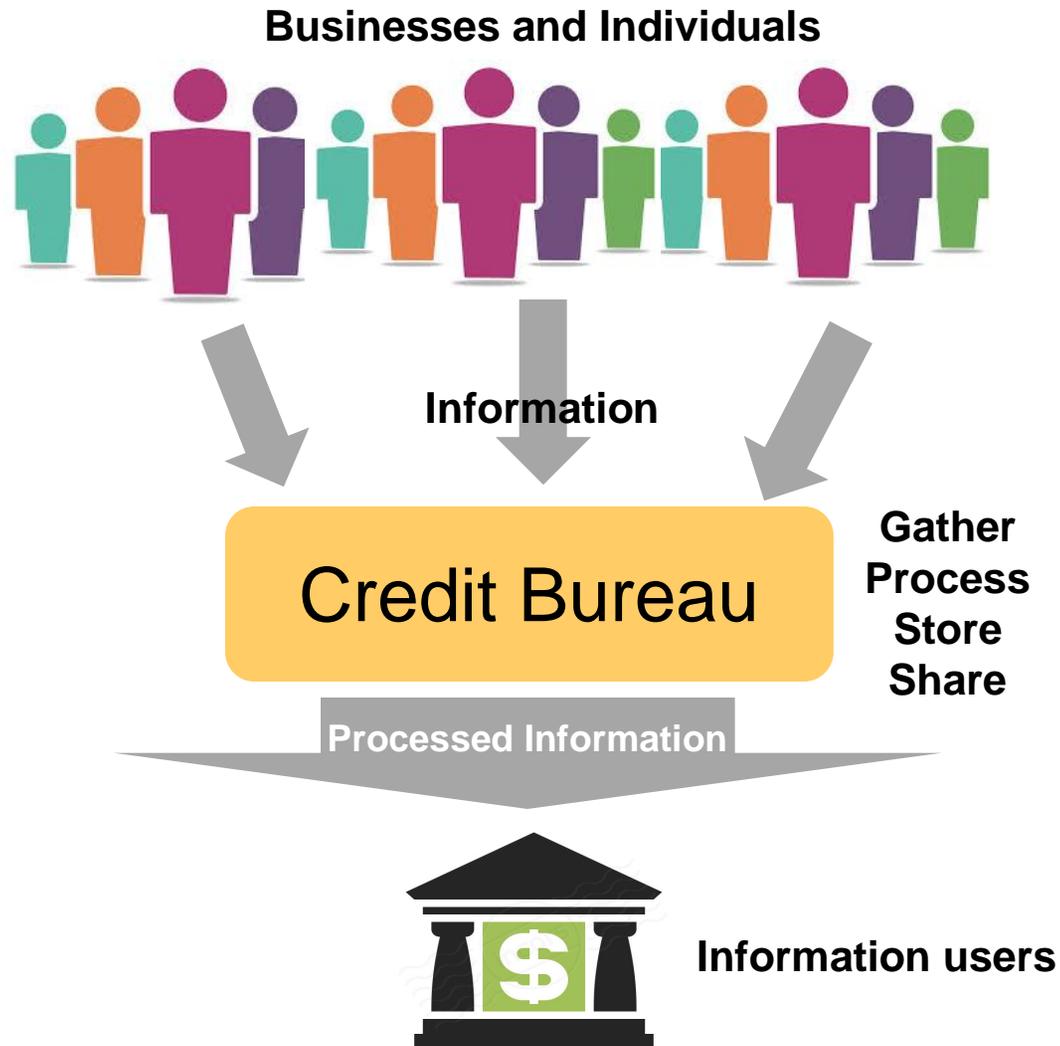
Access to information driving access to finance



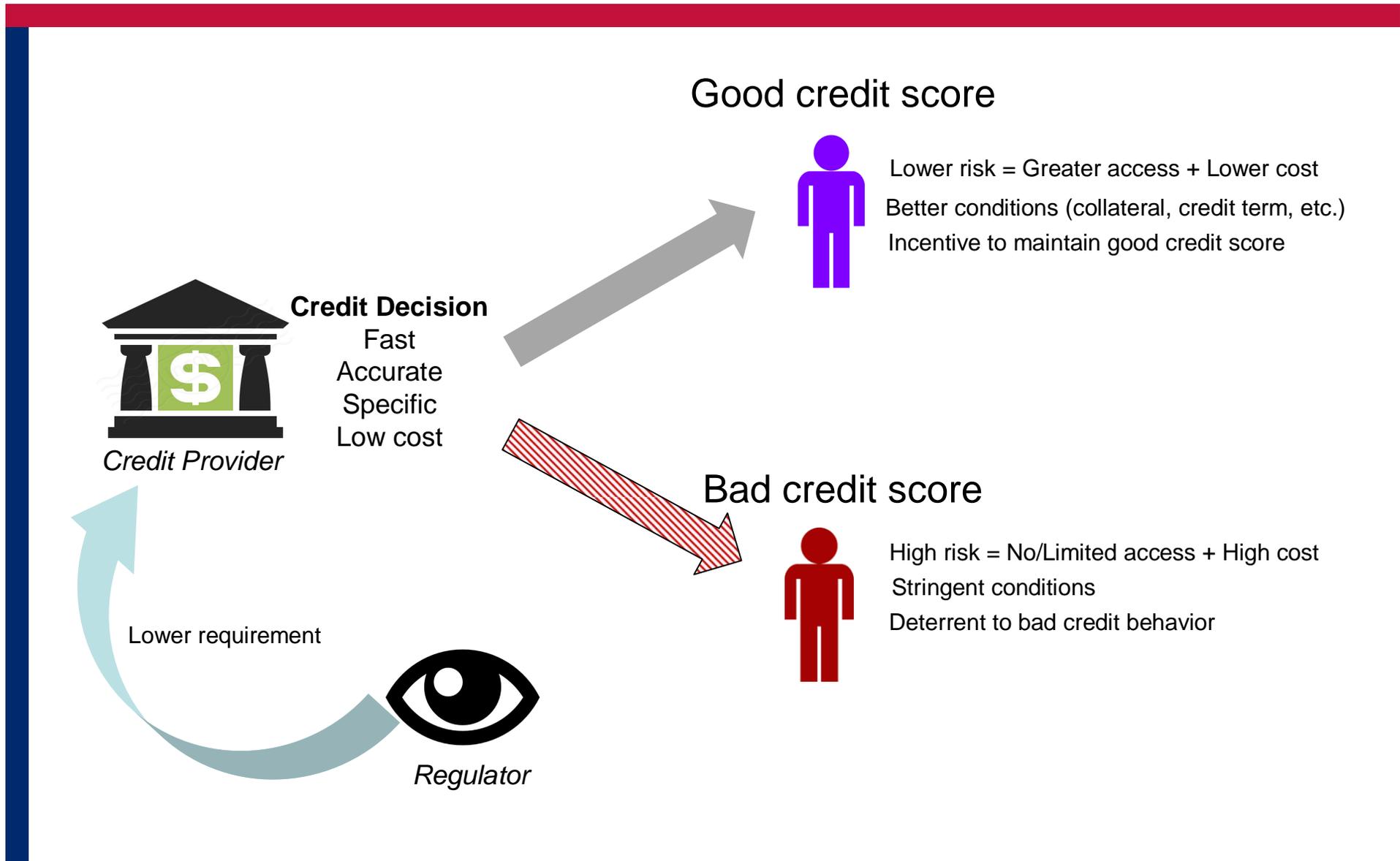
Presented by Dorival Bettencourt

August 2015

What is a Credit Bureau?



Relationship between information and access to credit



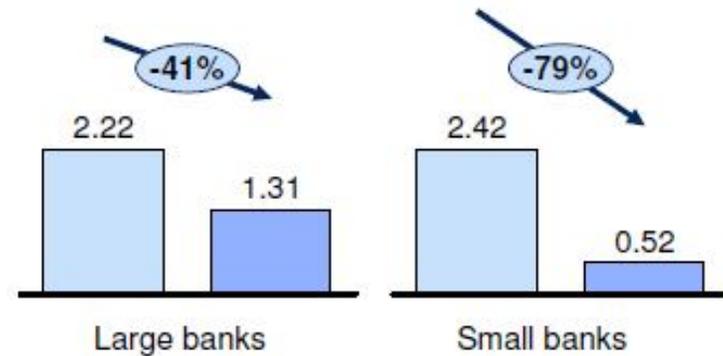
Studies show correlation between introduction of credit bureaus and improvement in financing environment

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

For more information please visit our site:

<http://www.speed-program.com/our-work>



We also invite you to follow us on Facebook:

<https://www.facebook.com/SpeedProgramMozambique>