



FINANCE ALLIANCE  
FOR SUSTAINABLE TRADE.®

*BUILDING BUSINESSES AND LIVELIHOODS THROUGH SUSTAINABLE TRADE FINANCE*

**FAST ONLINE FINANCIAL ACCESS PLATFORM**

February 2016

# Content

- Presentation of FAST
- General presentation of the Online Financial Access Platform
- Platform's features
- Opportunities and development phases
- Timeline



FINANCE ALLIANCE  
FOR SUSTAINABLE TRADE.®

## Presentation of FAST

# Finance Alliance for Sustainable Trade (1)

- FAST: is an internationally focused, member driven, non-profit association with **152** members in more than **30** countries.
- Objective: promote sustainable economic development by improving efficiency and transparency in financial markets for sustainable SMEs in emerging economies.
- Membership: Financial Service Providers (FSPs) - Small and Medium Enterprises (SMEs) - Impact Investors - Standard Bodies - Technical Assistance providers - Value chain stakeholders.
- Products & Services:
  - a) *Analytics*: Impact indicators (agr./forestry) - Market studies
  - b) *Training*: for SMEs - for Financial Advisor - for FSPs
  - c) *Matchmaking*: FAST Financial Fair - Online matchmaking.

# Finance Alliance for Sustainable Trade (2)

- **11 FFFs**: conducted in 7 countries (Kenya, Tanzania, Honduras, Nicaragua, Costa Rica, Peru and Bolivia)
- About **40 million USD** facilitated through FFFs
- At least **160 SMEs** connected to FSPs
- Over **100** Consultants trained in 7 countries
- **Financial Literacy Toolbox** available in Arabic, English, Spanish and Swahili with region and sector specific examples
- Development of **investment guides** to new sectors such as sustainable forestry in Peru, Bolivia, Mexico, Guatemala
- **Market reports** for Sustainable Investment (i.e. cocoa, forestry)



FINANCE ALLIANCE  
FOR SUSTAINABLE TRADE.®

**General presentation of the platform**

# Online Financial Access Platform

- The platform will constitute a portal, in which collection, aggregation and analysis of FSPs and SMEs data can be gathered.
- The platform will concentrate FAST main products and services in order to facilitate access to finance within the agriculture and forestry sectors by:
  - creating linkages between SMEs and impact investors,
  - developing additional impact metrics,
  - elaborating more industry reporting.

# Investment opportunity hub

An online tool that enables matchmaking between impact investors and sustainable SMEs

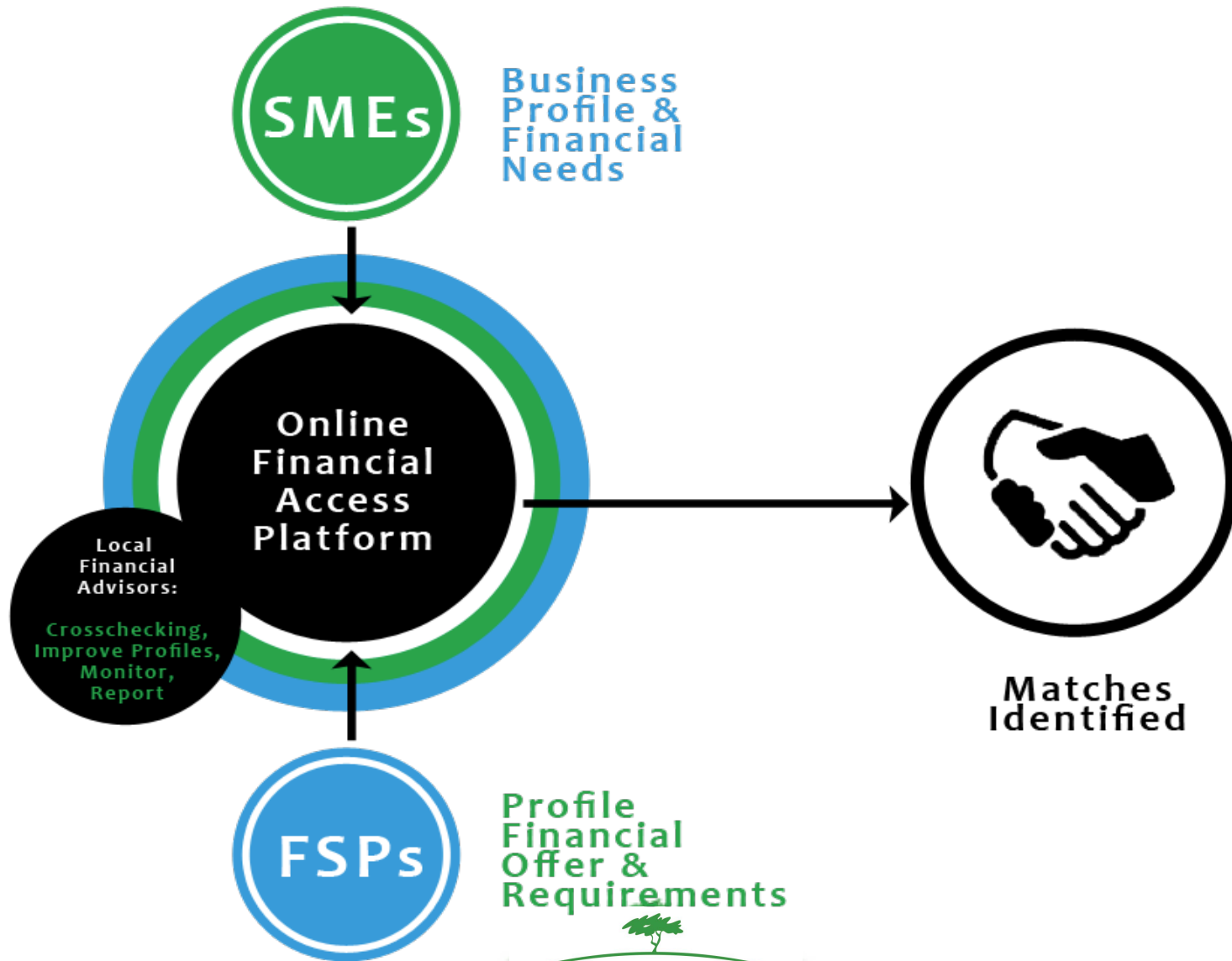
**Providing a global aggregation point**

**Improving the quality of data**

**Increasing efficiency and lowering costs**



# SME-FSP online linkage process





FINANCE ALLIANCE  
FOR SUSTAINABLE TRADE.®

## Platform's features

# Key features

- Secure and user-friendly Content Management System
- Diverse profiles: Admin, SME, FSP
- Online payment system with different rates to ensure *financial self-sustainability*
- Registration form that fit user's status
- System to manage credentials and profiles
- Blind information of the platform's users
- Filtering mechanism to specify user's financial requirement
- *List of Financial products from FSPs and Financial requests from SMEs for matching mechanism*
- Multilingual: English – Spanish

# SME user interface

- Page to manage credentials and profile
- Page to create financial request
- Page to access list of Financial products from FSPs with filter
- “Apply button” to submit matched request directly to FAST
- Form to complete online for *ongoing* business negotiation

# FSP user interface

- Page to manage credentials and profile
- Page to create financial product and service
- Page to access list of Financial requests from SMEs with filter
- “To Finance button” to submit matched request directly to FAST
- Form to complete online for *ongoing* business negotiation

# SME information sheet *(registration profile)*

- Information about the **SME**
  - Legal status / Products / Impact Indicators (employment, certification, gender) / technical assistance
- Information about the SME's **financing needs**
  - Requested credit / Collateral / Credit history / Market / Financial statements (*audited*) / Financial projections
- Information on the requested credit **social and environmental impacts**
  - Details on credit request impacts both at SME and community levels

# FSP profile sheet *(registration profile)*

- Information about the **Financial Service Provider**
  - Legal status / SME or Agr.-For. Dpt. / Main clientele / Portfolio
- Main **debt financing** products
  - Type of financing / Range of credit / Interest rates / Required guarantees
- Main products *from Investment fund companies*
  - Specific products of equity financing
- **Due diligence** procedure
  - Supporting documents / Processing required time
- Additional information
  - **Services** for SMEs



FINANCE ALLIANCE  
FOR SUSTAINABLE TRADE.®

**Opportunities & Development phases**



# Opportunities for SMEs

The Online Financial Access Platform will provide opportunity to:

- a) register **profiles** showcasing its business,
- b) submit **financial requests**,
- c) **be matched with FSPs** based on minimum requirements for investment and focused on SMEs' needs,
- d) access an initial investment portfolio of 30 million USD for working capital and fixed assets.



Bonus: SMEs will be supported through *FAST International Network of Local Financial Advisors*.

# Opportunities for FSPs

The Online Financial Access Platform will provide opportunity to:

- a) **upload financial products** and services,
- b) **search for potential clients** based on pre-selection criteria,
- c) **be matched with SME** investment opportunities that match their requirements,
- d) access an initial investment need of 6.3 million USD,
- e) receive key financial reports and investment trends.



# Opportunities for industry stakeholders

The Online Financial Access Platform will provide opportunity to:



- a) **support SME partners and clients** upload their financial and business profiles to link with FSPs at low transaction cost,
- b) receive key financial reports and investment trends,
- c) participate in the process of supporting impact investing within the SME and community levels,
- d) get a registration profile in a second phase of the platform development.

# Development phases of the platform

## PHASES

Phase 1: Set up the Advisory and Technical Committees

Phase 2: Development of the technical structure of the platform *by an IT company*

Phase 3: Reaching out to SMEs, FSPs, industry stakeholders for their participation

Phase 4: Pilot testing of the platform *(for its investment opportunity hub)*

Phase 5: Official launch of the platform

Phase 6: Continuous usage and promotion of the platform



FINANCE ALLIANCE  
FOR SUSTAINABLE TRADE.®

## Timeline

# Timeline

## DELIVERABLES

- a) presentation of platform webinars: **February 17<sup>th</sup>, 18<sup>th</sup>, 19<sup>th</sup>** for Industry stakeholders, FSPs and SMEs respectively
- b) signature of a Memorandum of Understanding with industry stakeholders: **March 2016**
- c) submission of SMEs through *FAST SME Checklist*: **March/April 2016**
- d) pilot testing the platform: end of **March 2016**: test 1 / end of **April 2016**: test 2
- e) early registration on the platform for SMEs and FSPs: **May 2016**
- f) *launch* of the platform: **June 2016**
- g) analysis of initial key financial reports and investment trends: **August 2016**.



FINANCE ALLIANCE  
FOR SUSTAINABLE TRADE.®

**Thank You!**