

# ***FinMED questionnaire: SMEs access to credit***

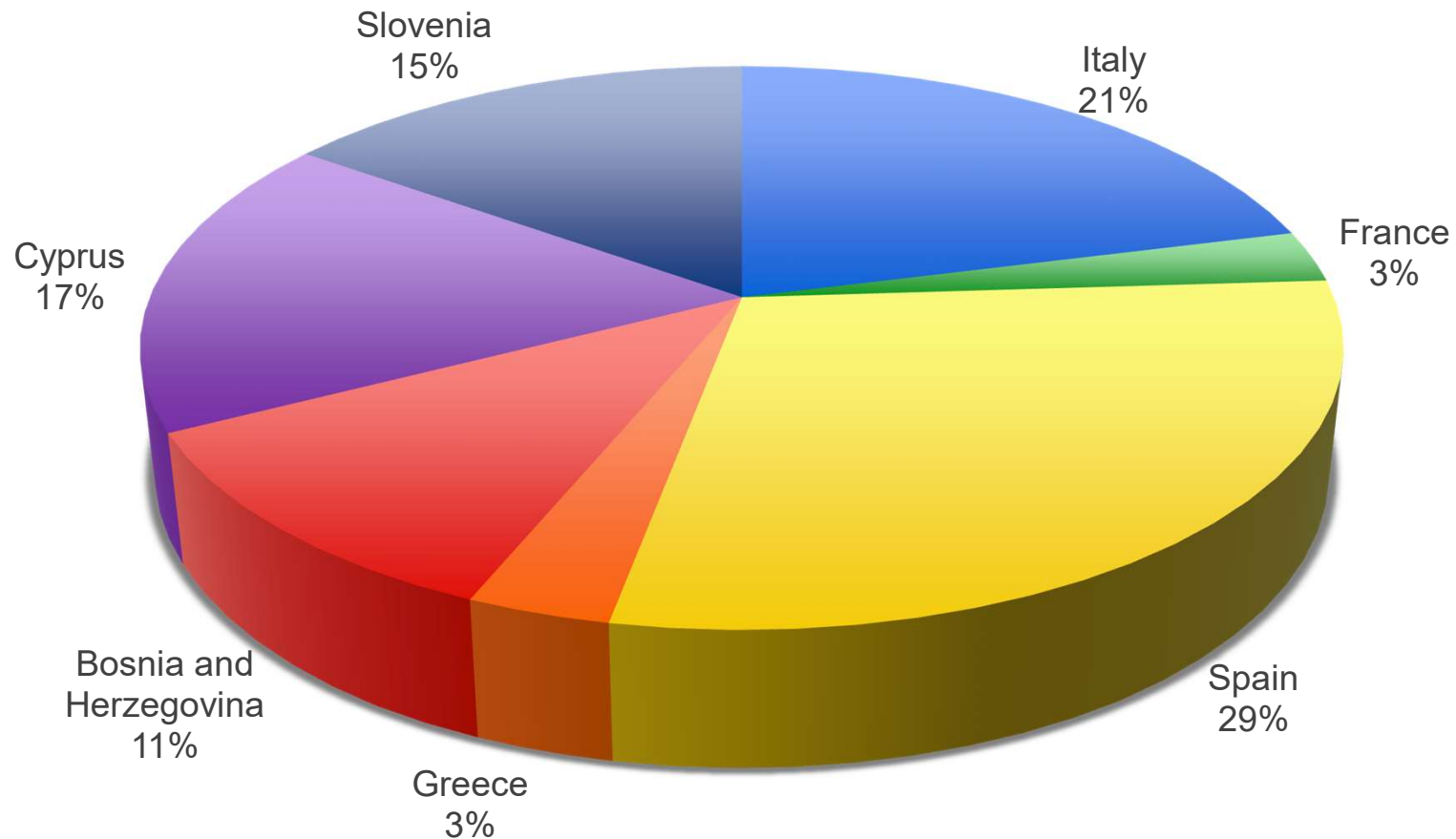
*Prof. Piercarlo Rossi, Department of Management, University of Turin*

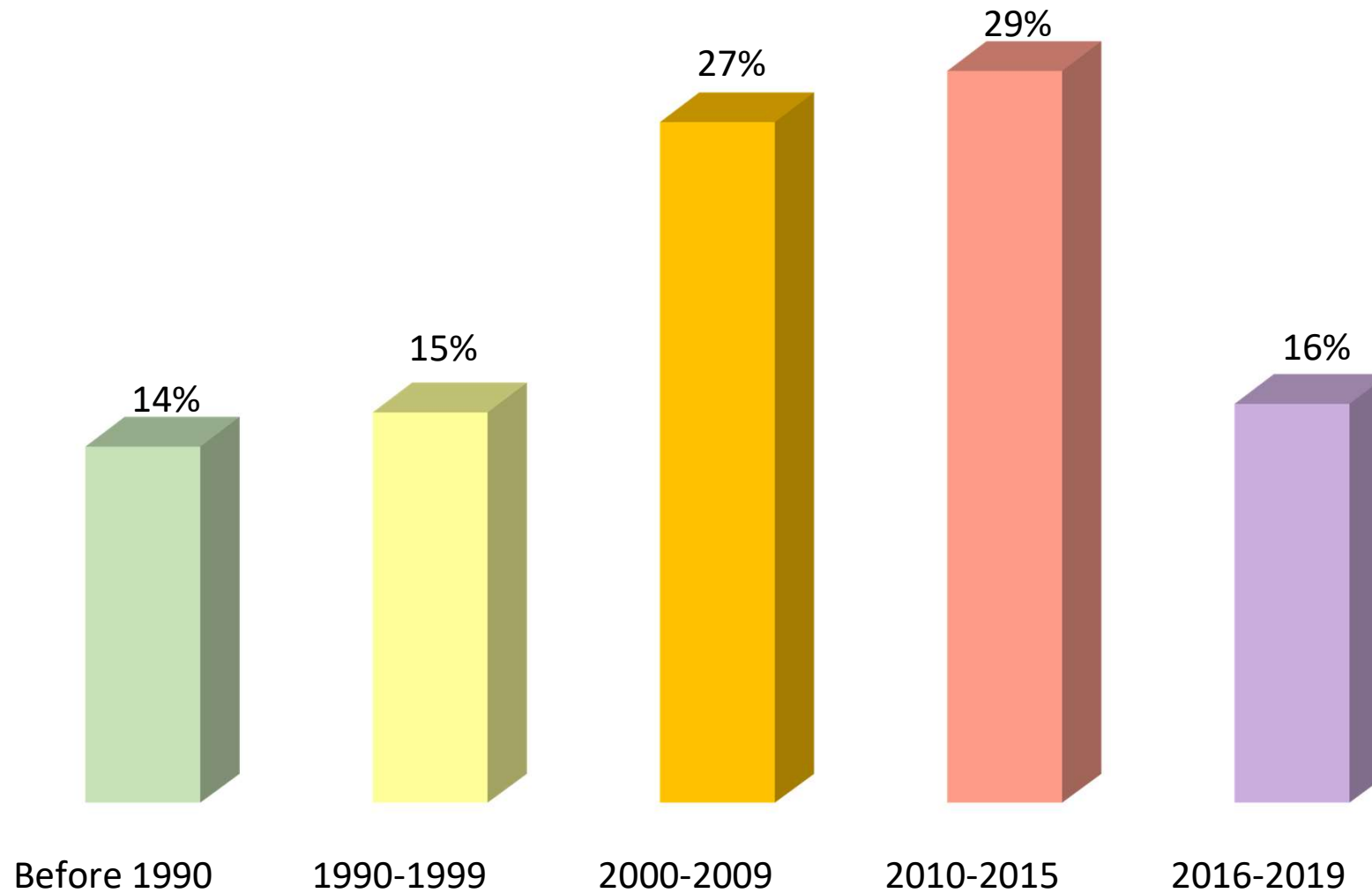
*Prof. Eleonora Isaia, Department of Management, University of Turin*

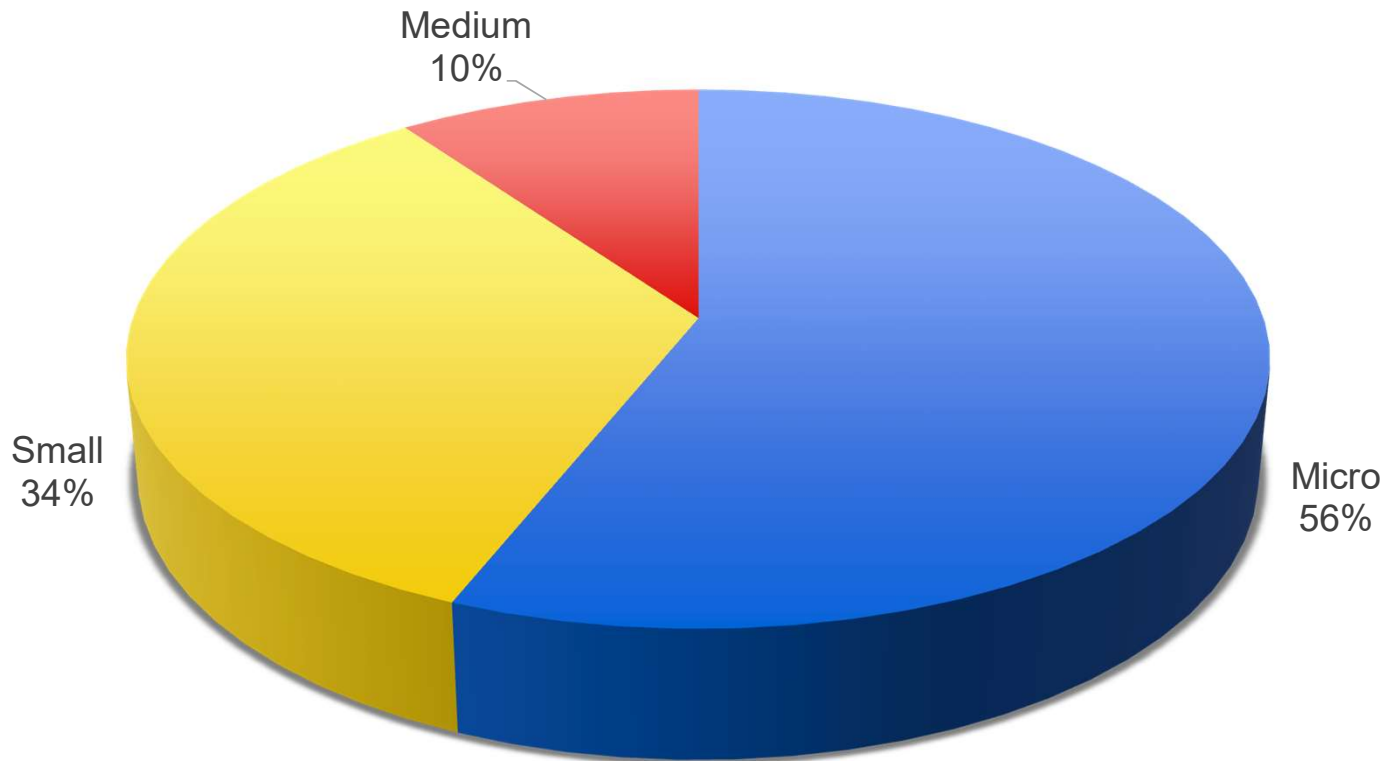
*Dr. Alessio Bongiovanni, Department of Management, University of Turin*

Identify possible solutions to improve the access to finance for the innovation of green sectors SMEs and to devise a specific supporting tool, tailor-made on SMEs needs and characteristics, that will help in accessing funds and improve the success of applications for financing.

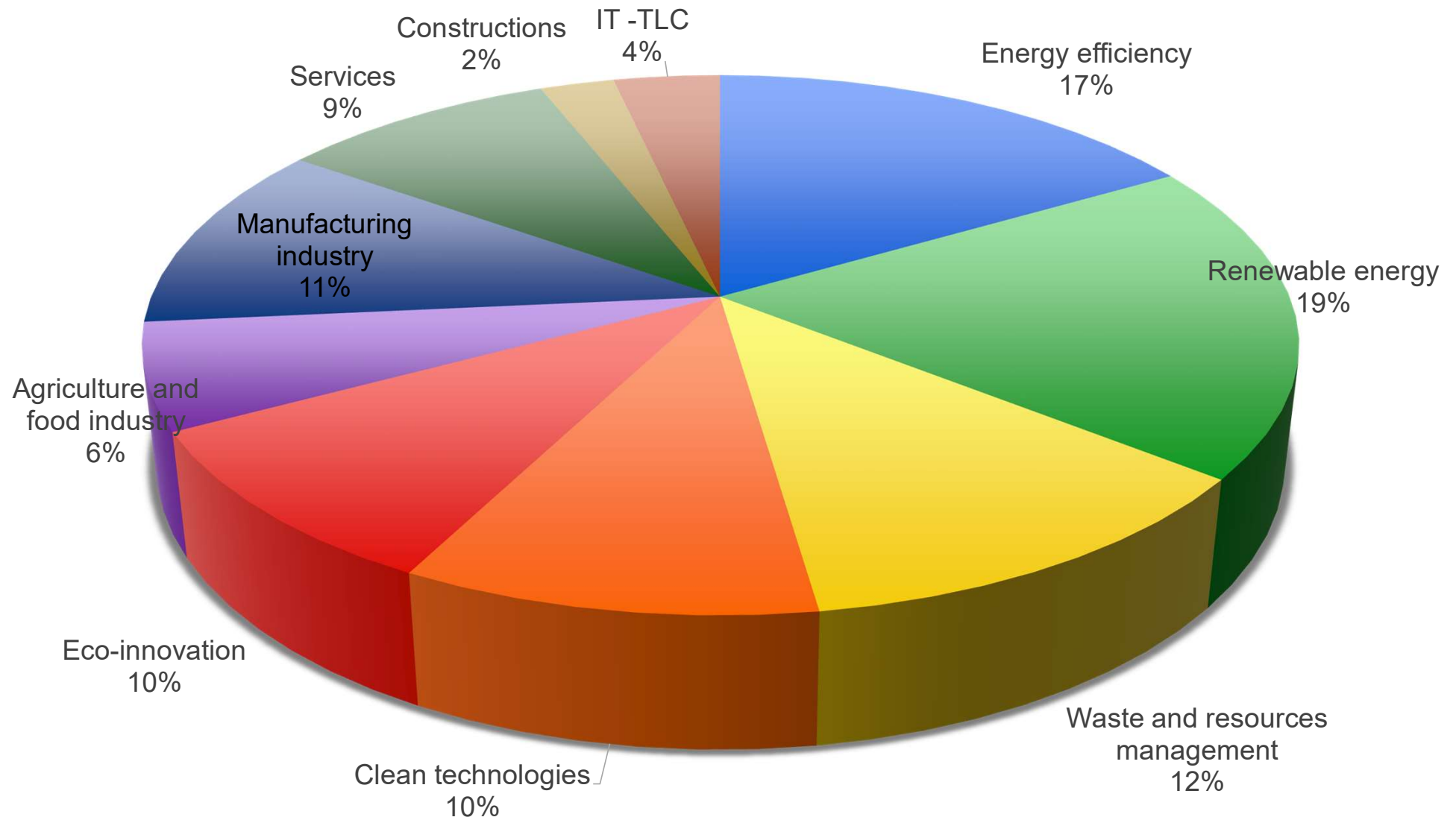
- Overall 304 answers from Bosnia and Herzegovina, Cyprus, France, Greece, Italy, Slovenia and Spain.



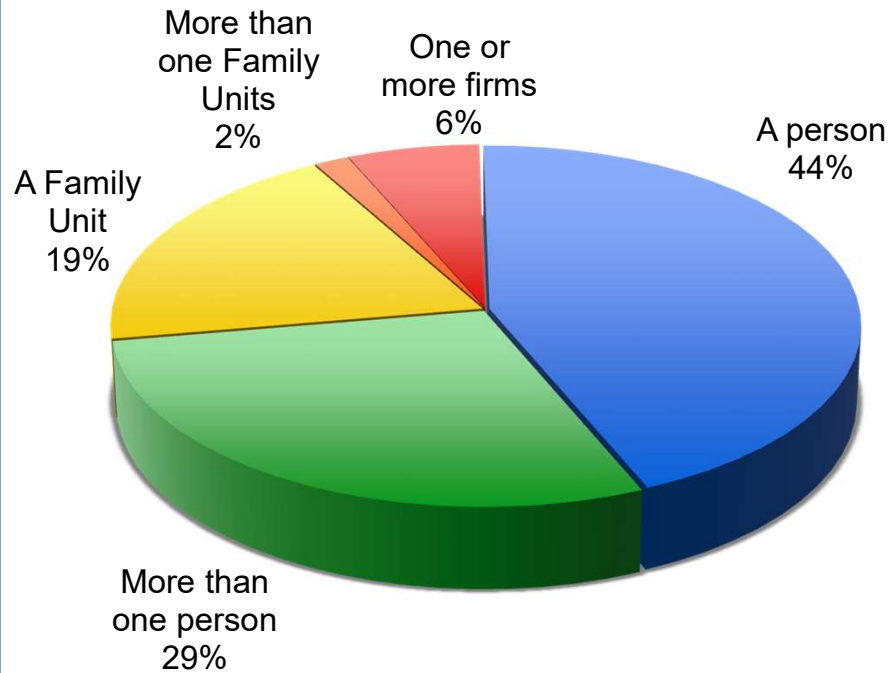




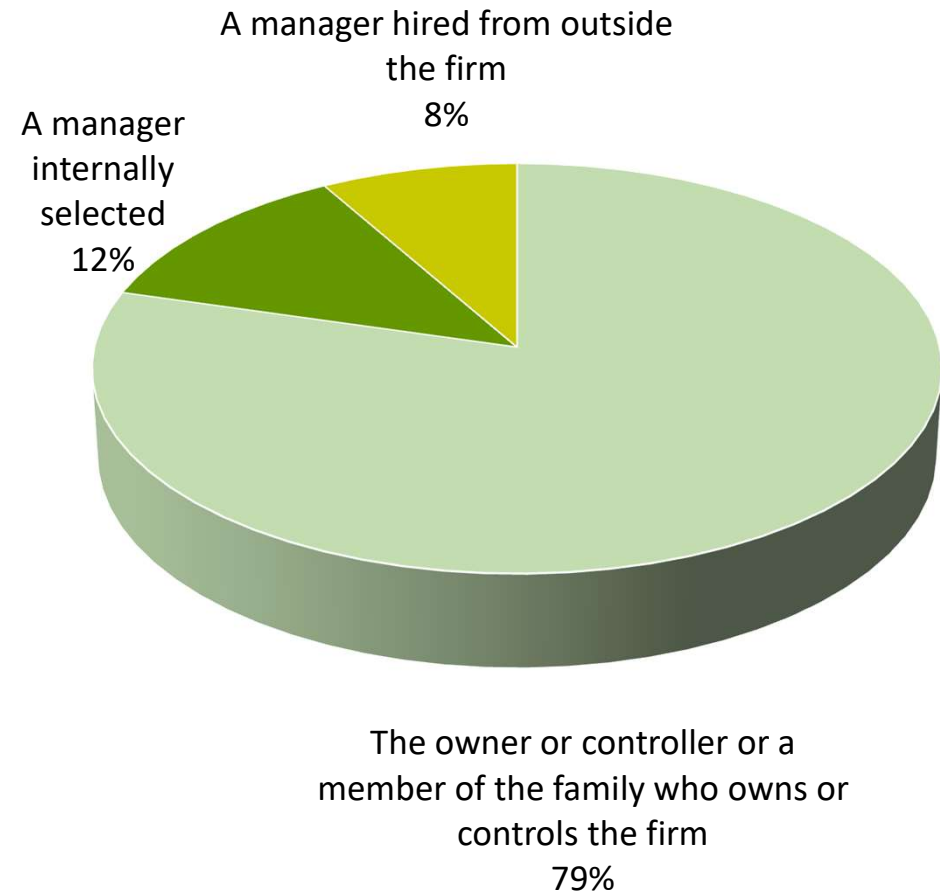
	Total number of employees
Mean	24.25
Median	8.00
Min	1.00
Max	600.00



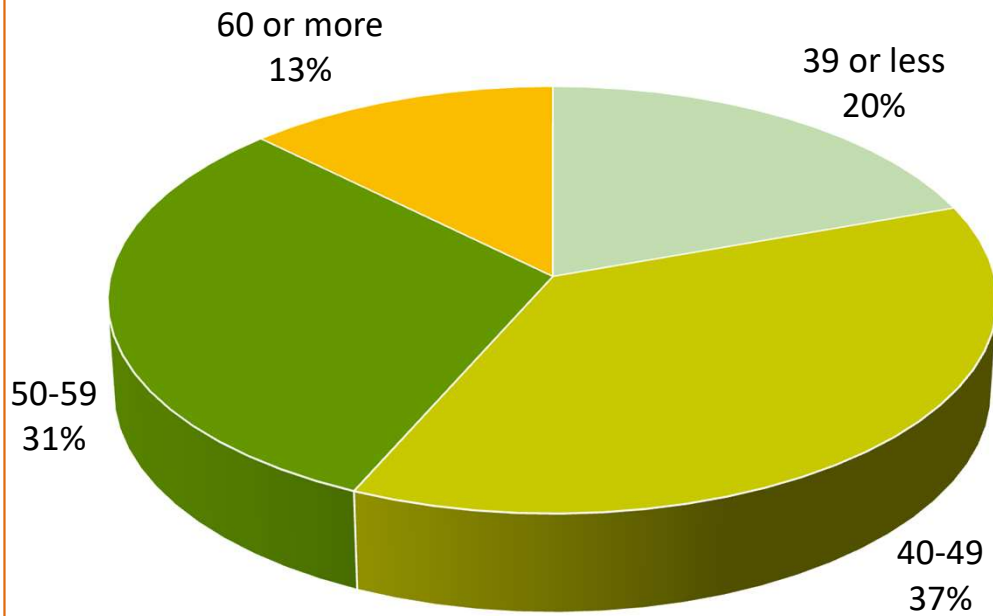
## Ownership and control



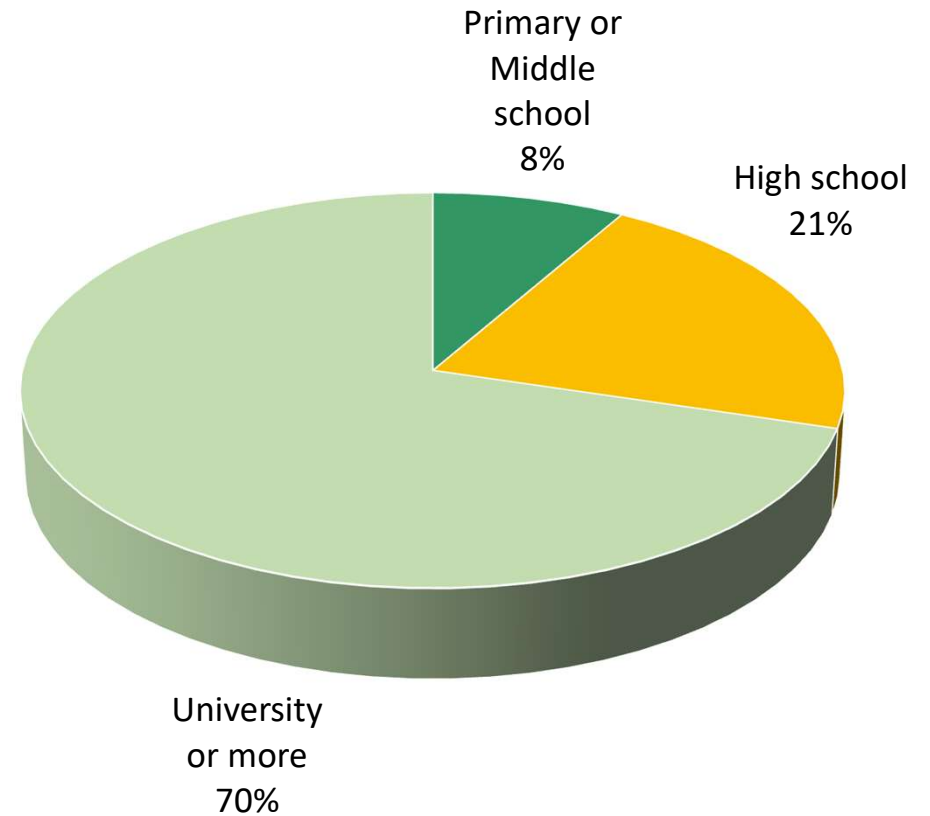
## Manager of the firm



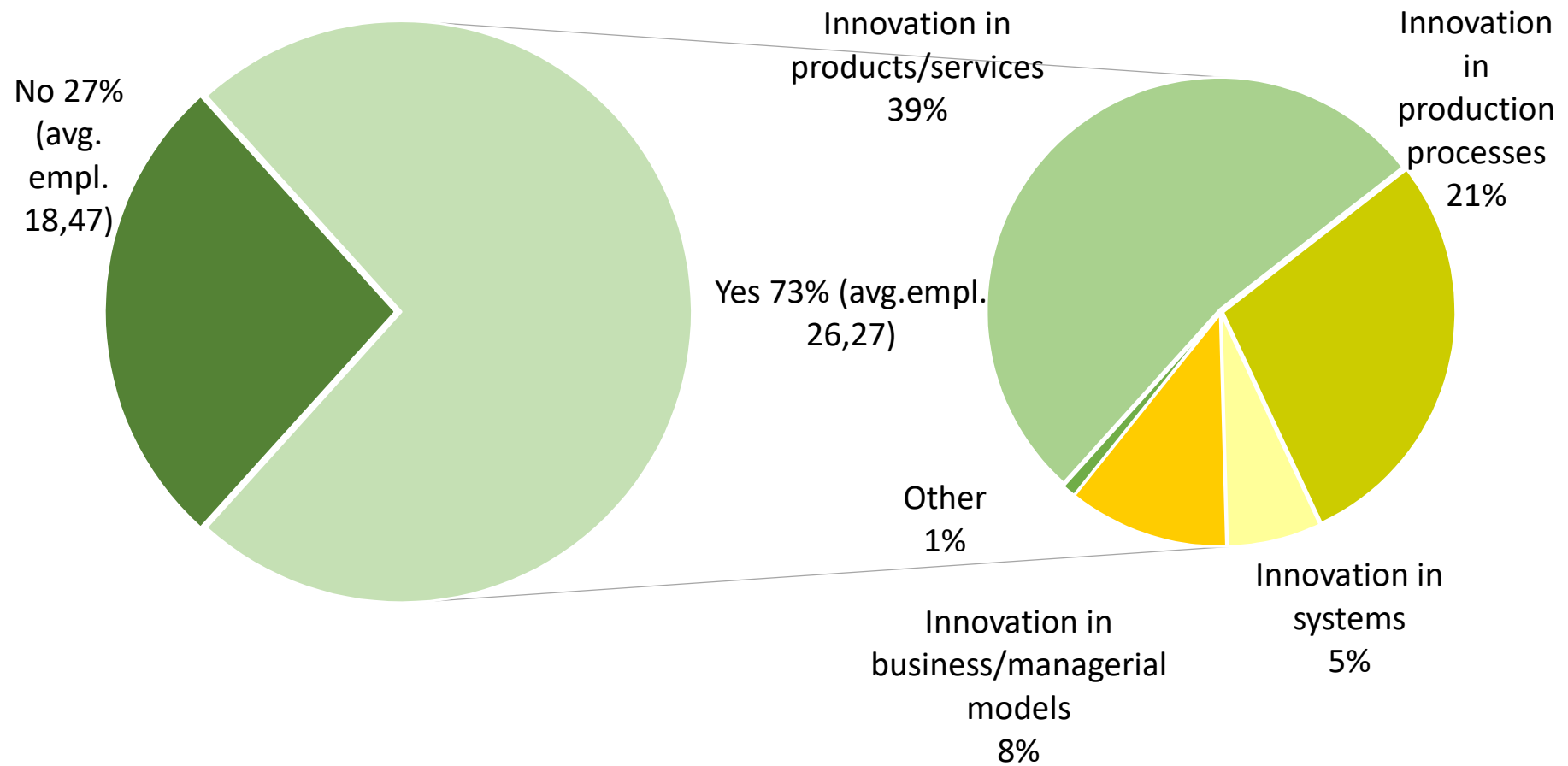
### Managers' age

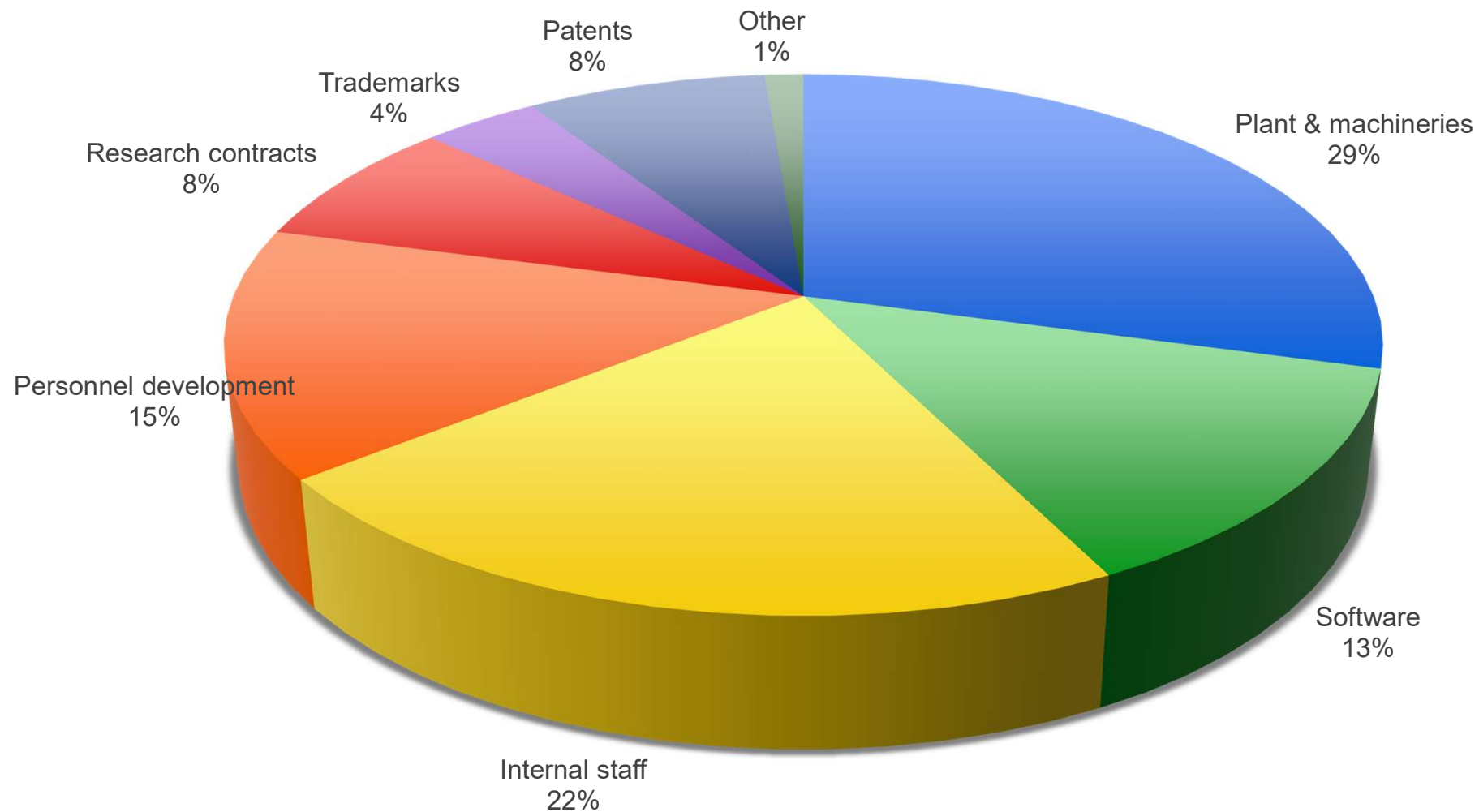


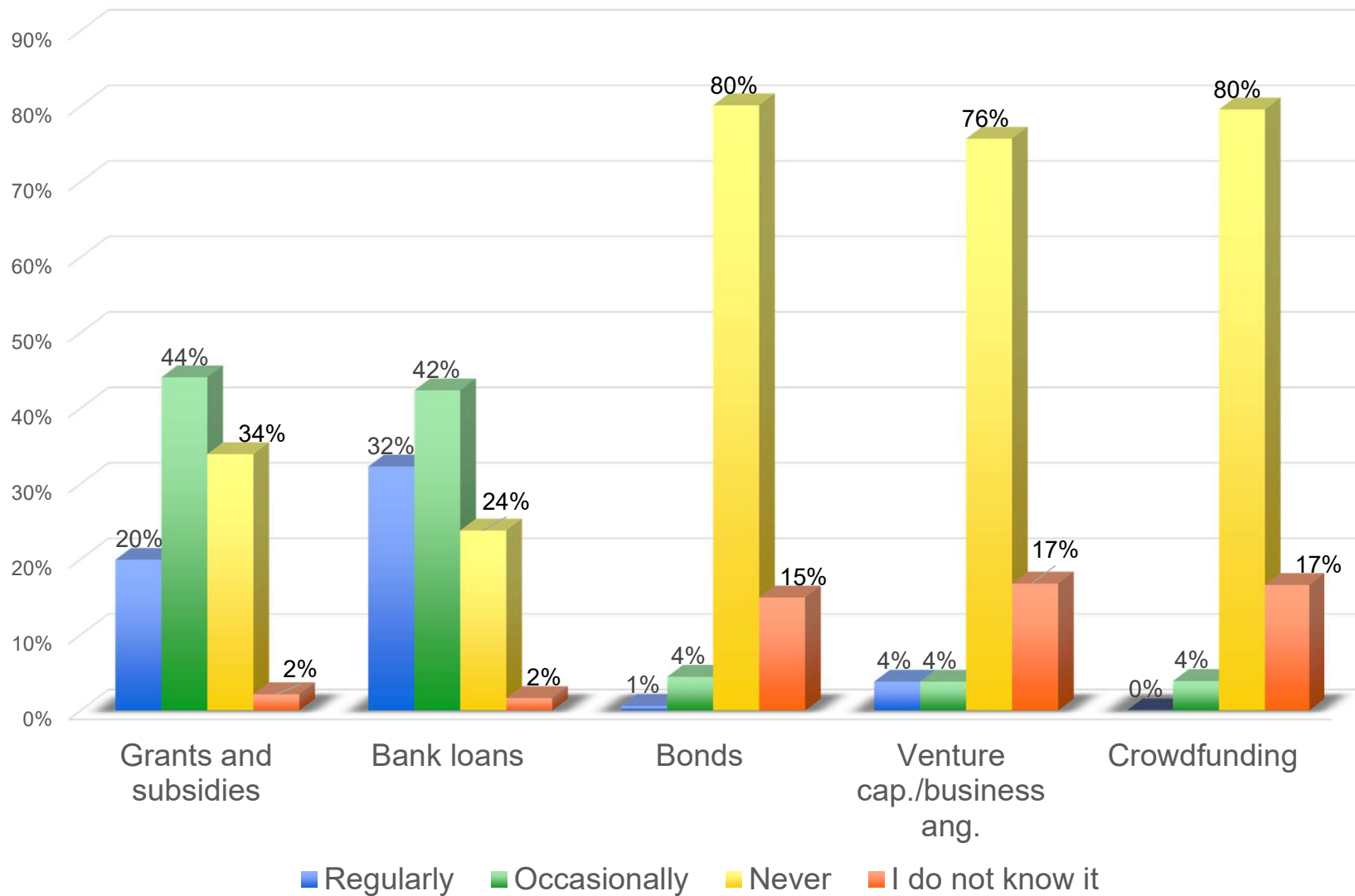
### Managers' education





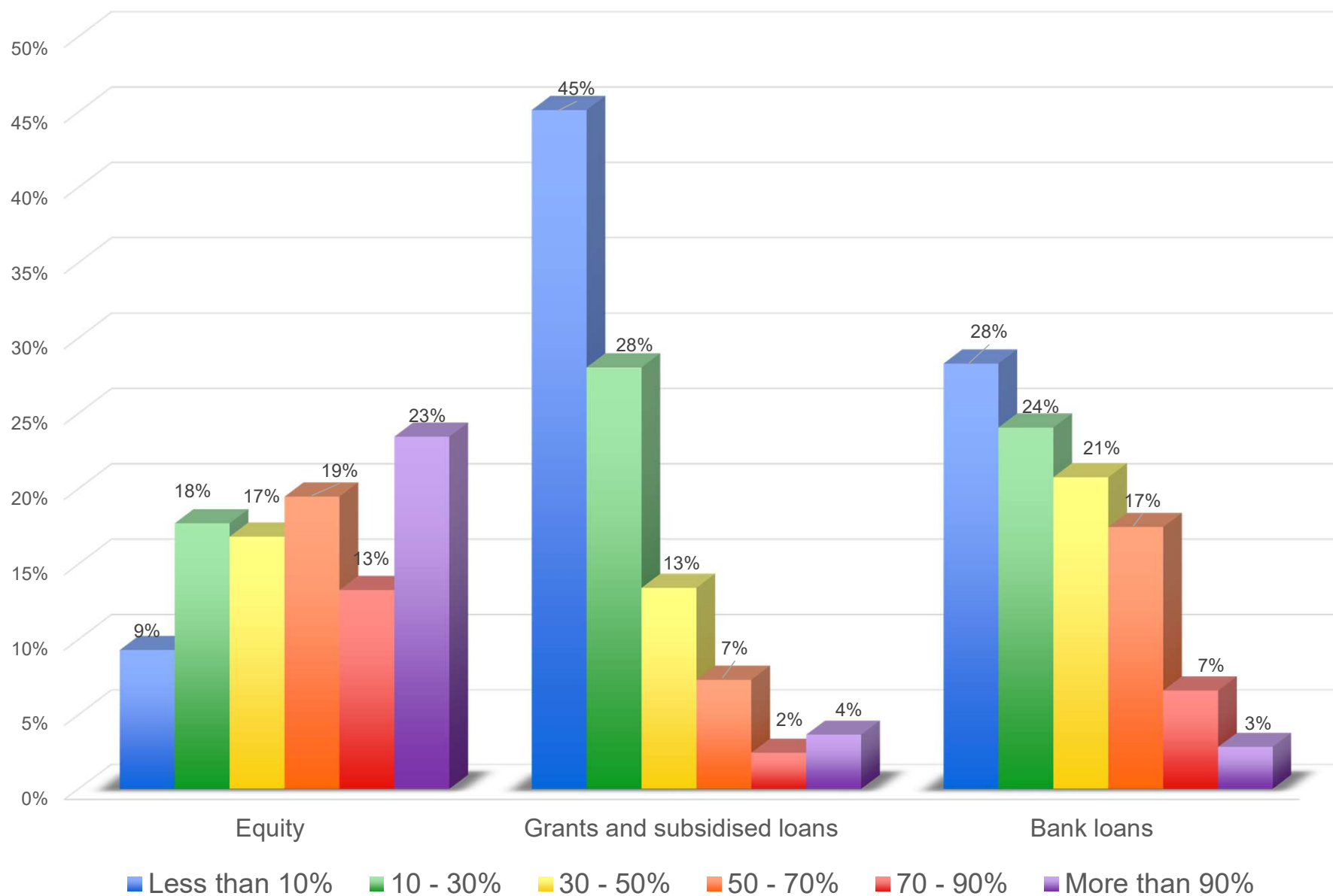






# Funding: overall sources of finance (2015-17)

Larnaca, 20/02/2019

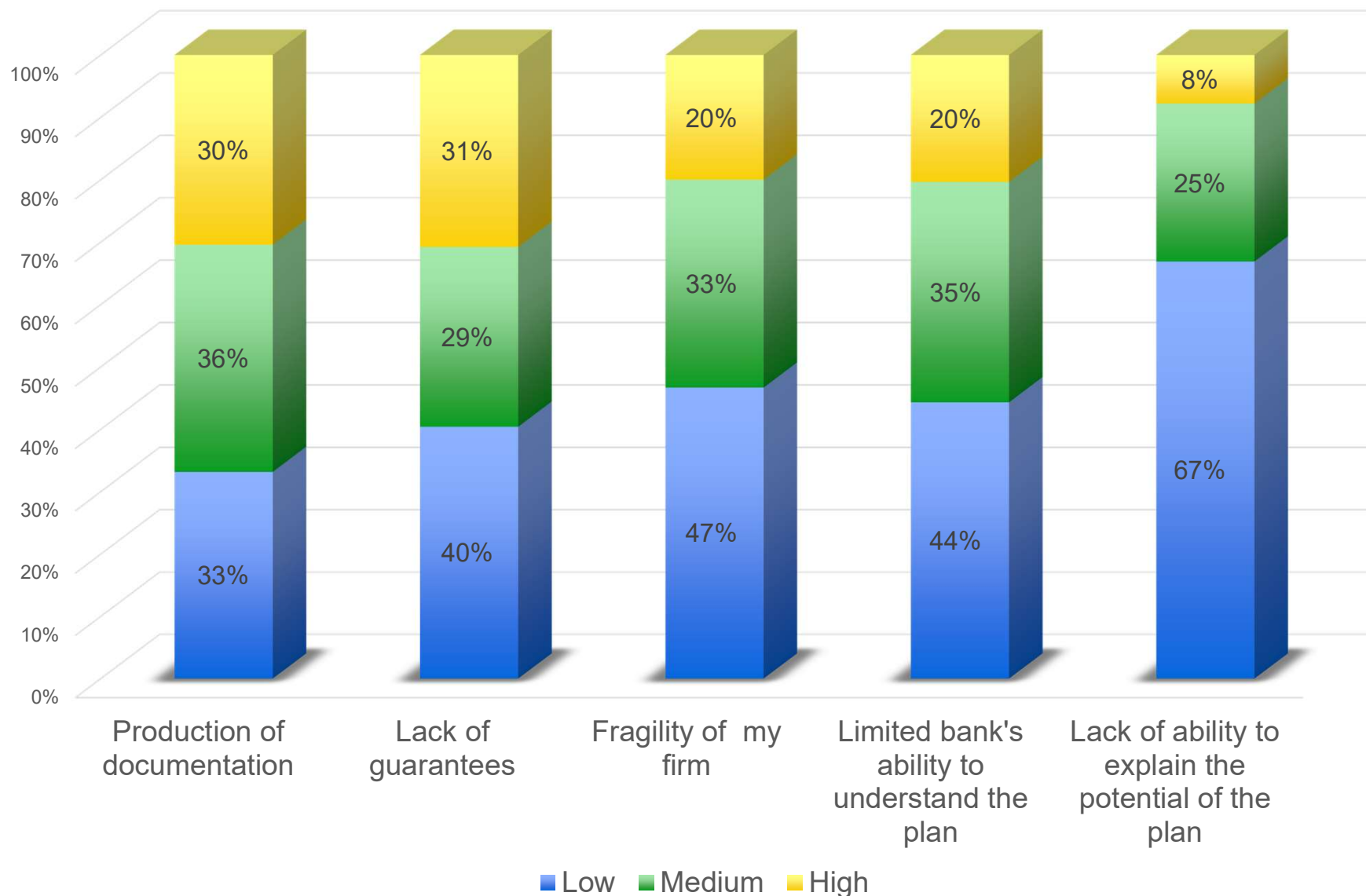


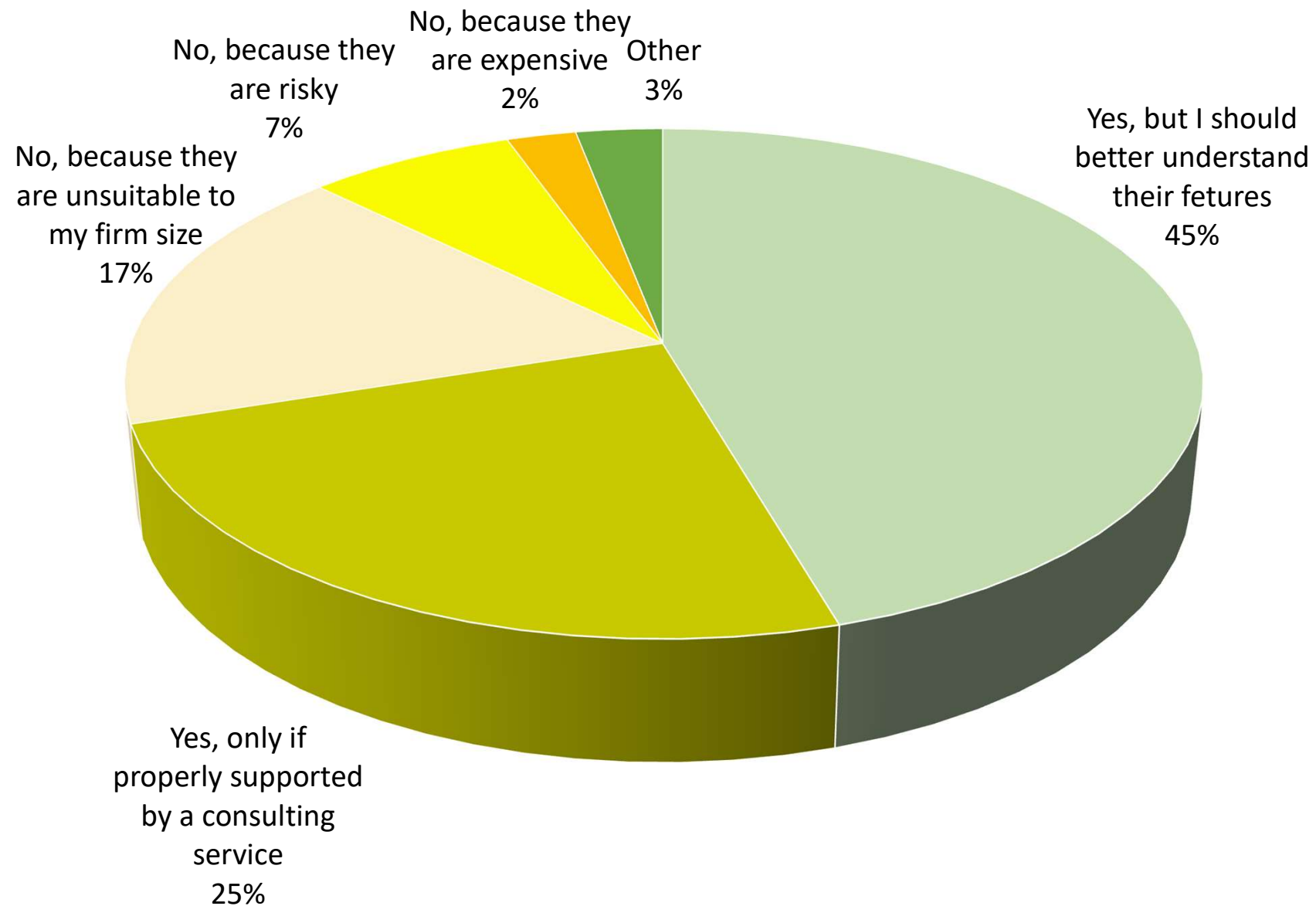
## In the last two years (2016-2017), did you ask for a bank loan?

	N.	In %	Avg. Empl.
Yes	158	57%	32.79
No	119	43%	15.09
Total	277	100%	25.23

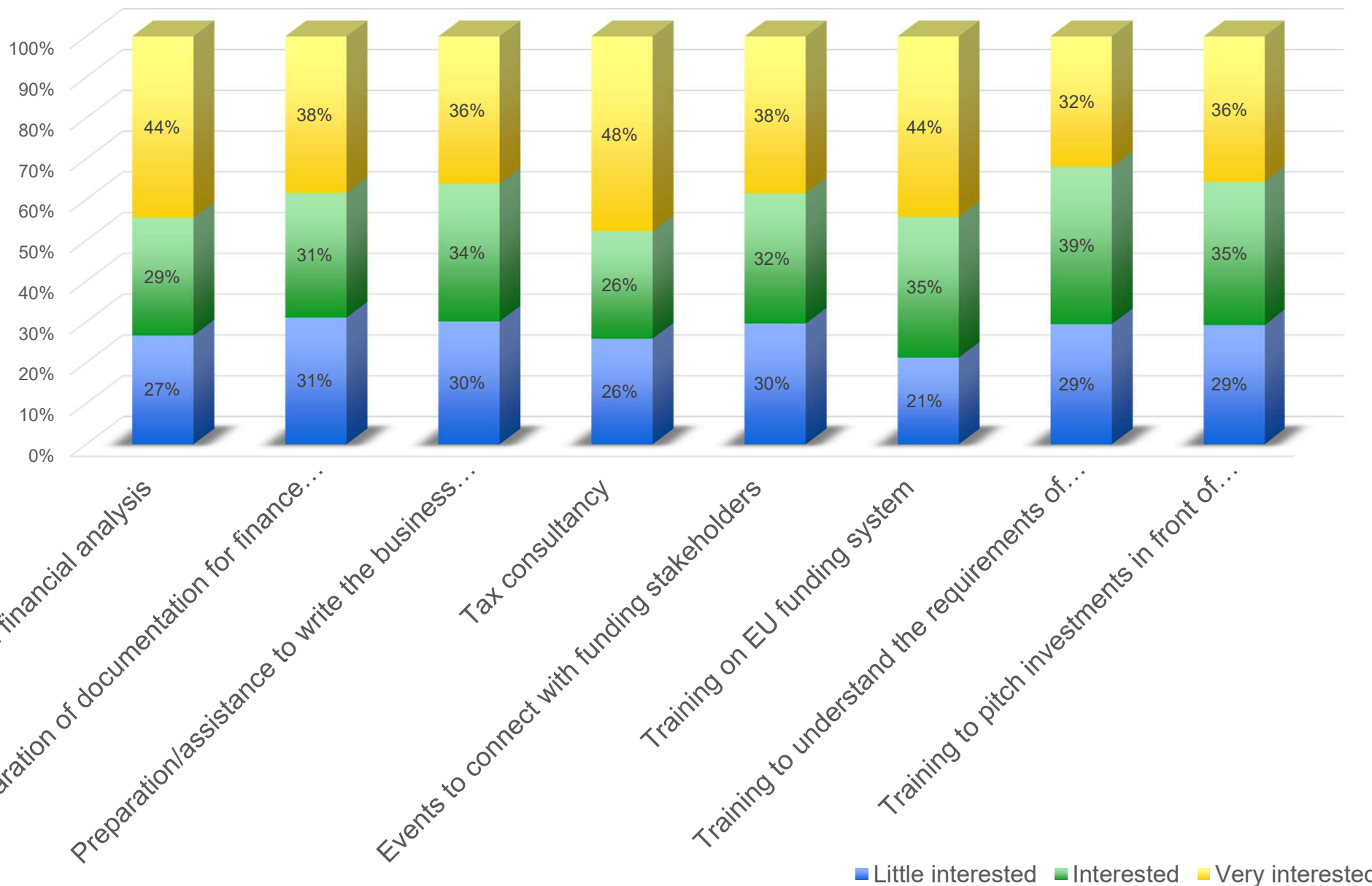
## What are the reasons why you did not make use of bank loans?

	N.	In %	Avg. Empl.
No need	70	52%	12.29
High debt level	7	5%	13.00
Fear of being rejected	10	7%	2.33
Cost too high	12	9%	5.60
Lack of guarantees	12	9%	2.33
Access to other non-repayable funds	7	5%	12.00
Loans started before 2016	11	8%	36.91
Other	6	4%	8.25
Total	135	100%	25.23





# Credit experience: services by business support organizations *Larnaca, 20/02/2019*







***Thank you for the attention!***