



**Asia-Pacific
Economic Cooperation**

2019/SMEWG/WKSP/009

Session 2.5

Enabling Micro, Small and Medium Enterprises in Asia and the Rest of the World

Submitted by: Philippines



**Capacity Building Workshop on APEC Micro,
Small, and Medium Enterprises Marketplace
Utilization**

**Manila, Philippines
30-31 October 2019**



ENABLING MSMEs IN ASIA AND THE REST OF THE WORLD

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THE MISSION WHICH GUIDES **CRIF** PEOPLE IS TO **CREATE** **VALUE**

by supporting businesses to perform better and consumers to manage their credit health with a comprehensive range of professional skills and solutions.



CRIF, THE END-TO-END KNOWLEDGE COMPANY



Information

- Credit Bureau and Data Pool
- Business Information
- Big Data
- Identification and Anti-fraud Services
- Property Information
- Insurance Services
- Information Bureau Platforms



Solutions

- Advanced & Big Data Analytics
- Risk & Management Consulting
- End-to-End Credit Management Platform
- E-commerce Solutions



Outsourcing & Processing

- Business Process Optimization
- Credit Collection
- Non Performing Loans Servicing
- Real Estate Valuation



CRIF Ratings

- Regulatory Ratings
- Credit Assessment



Personal Solutions



CRIF AT A GLANCE

30+ economy-based operations

67 subsidiary companies

4 continents

4,200+ staff professionals to serve you

6,300+ financial institutions

44,000+ business clients

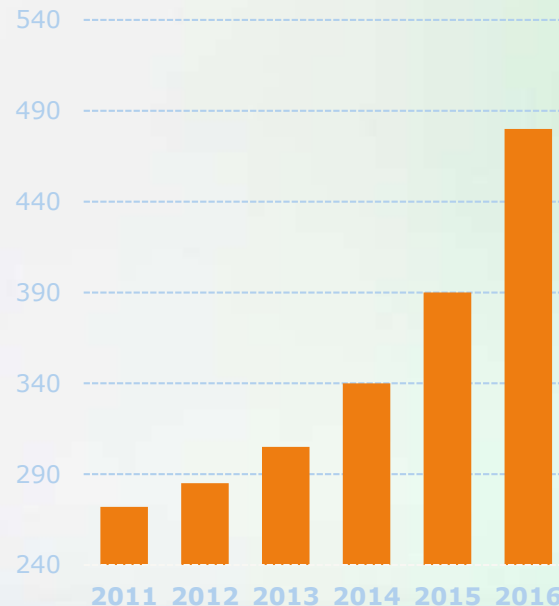
240,000+ consumers

use CRIF services in **50** countries

20 countries with credit bureau solutions

500+ software installations

Total revenues
(millions of Euro)





IN ASIA

ENABLING BUSINESS TO GROW

BUYER EXPECTATION
Is not a Vendor reality

THE BUYER – VENDOR GAP



PRICE



QUALITY



DELIVERABILITY



COMPLIANCE



What % of decision-makers are confident in the current effectiveness of compliance and procurement?

JUNE 2018



OCTOBER 2018



FEBRUARY 2019

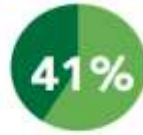


What % of respondents have concerns on the impact of regulatory items on the business within the next 6 months?

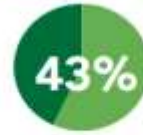
JUNE 2018



OCTOBER 2018



FEBRUARY 2019





FRAUD is a concern that will never fully go away for these professionals, especially for those with manually-intensive processes. With so many companies relying heavily on self-disclosure and decisioning within the identifying, verifying and monitoring process, compliance and procurement professionals will need to continue to keep fraud and its impact on their company's brand top of mind.



REGULATIONS AND SANCTIONS, and the due diligence efforts needed to meet ever-changing regulatory requirements, are proving difficult for some compliance and procurement professionals. Having full transparency into crucial information, such as the complexities of corporate hierarchy and the ultimate beneficial owner is needed now more than ever.



ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) rose dramatically as a top concern among our survey participants. While the three central factors of ESG are clearly defined as the measure of sustainability and ethical impact of a corporation, how to screen and monitor for ESG within third-party risk management programs isn't always clear.



VIEWS ON THE CONVERGENCE between compliance and global sourcing teams remained consistent. The participants in this survey, like their predecessors, agreed that convergence exists and there are certain tasks and duties that benefit from uniting the two functions.



**Business relationships built
easy.**

Vendor Integrity Access (VIA) is an online compliance platform for vendor pre-qualification by CRIF.

VIA aims to streamline the supply management process to create supply chain resilience and to help reduce uncertainty and risk.



**Easy vendor management
for Buyers**



**Convenient pre-qualification
for vendors**

WHAT BUYERS ARE CURRENTLY DOING

- Thinking strategically when selecting suppliers
- Identifying what you should look for in a supplier
- Drawing up a shortlist of suppliers
- Choosing and getting the right supplier for your business
- Technology and expertise provided by CRIF
- Insights on payment behaviors, negative records, business performance, financial stability and family tree
- Independent evaluation on the subject company which includes professional interview with vendor rating





Thank you
for your attention