

1. INTRODUCTION TO THE GUIDE

Entrepreneurs and exporting enterprise managers need to be aware of the options available to them for financing and investment and know how to navigate them to prepare and apply for financing and investment that matches the needs, situation, and circumstances of their business.

This Guide is designed so that a user can quickly find the information they need to decide on the type of financing they require, where to find it, and how to develop a successful application or prospectus.

Whilst the advice and references may be applicable across many sectors, this Guide is specifically written for enterprises in the agri-food sectors.

The Guide is structured around a *Decision Tree for determining your financing needs*, which steps users through a process for deciding how much financing is needed, for how long and for what purpose, in relation to their business' maturity. The decision tree can be found in the *SME Access to Financing Quick Reference Guide* of *Annex 1* (print version) or on the MSMS Financing Gateway through the *links at the bottom of this page*. *One example from the Kenya MSME Financing Gateway platform can be seen here: <https://Kenya.financinggateway.org/resources/>*. The main purposes of each type of financing are described in brief along with their characteristics and implications for the future of a business. Recognising the difficulties that SME's face in building and maintaining successful relationships with providers of finance, the Guide includes tips on how to deal with lenders and investors. Similarly, the Guide provides insights and techniques on one of the first steps towards seeking finance: drafting applications.

Business Development Support services (BDS) can provide valuable advice and coaching that could add to the skills and competences of SME. In this way, good BDS can save time, effort and help secure the desired finance. The Guide gives an overview of the different BDS available and helps SMEs to adequately prepare and identify the services they need.

Finally, this Guide has been prepared during the height of the COVID pandemic. Buyers and financing providers across the world have adopted "COVID-safe" working conditions to reduce the transmission of the disease and preserve the business continuity by protecting workers and management from unnecessary contamination. A chapter on the common realities of doing business in a Pandemic and the implication for SME's is included.

Descriptions are followed by checklists of information and records requirements, with practical tips from practitioners. Sector/country-specific references, guidance, legal requirements, and hyperlinks to country specific websites can be found at the end of each Section.

The Annexes list sources of financing and business development support services available in your country. The Decision Tree and updated versions of the Section resources and Annexes, news and events, and other useful information can be found on the *Financing Gateway Platform* for each of the Partner States. Go to: [https://\[insert country name\].financinggateway.org](https://[insert country name].financinggateway.org)