

Access to credit for entrepreneurs at different stages of their undertaking:

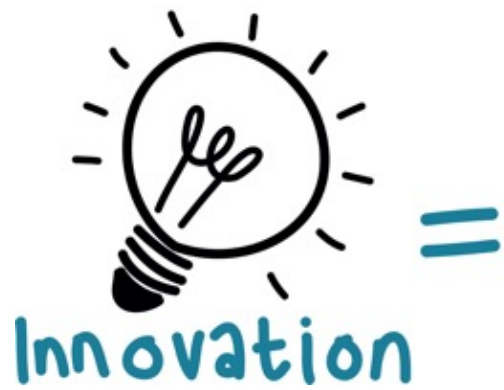
A quick review from GEM insights

José Ernesto Amorós, Ph.D.

August 30th 2023



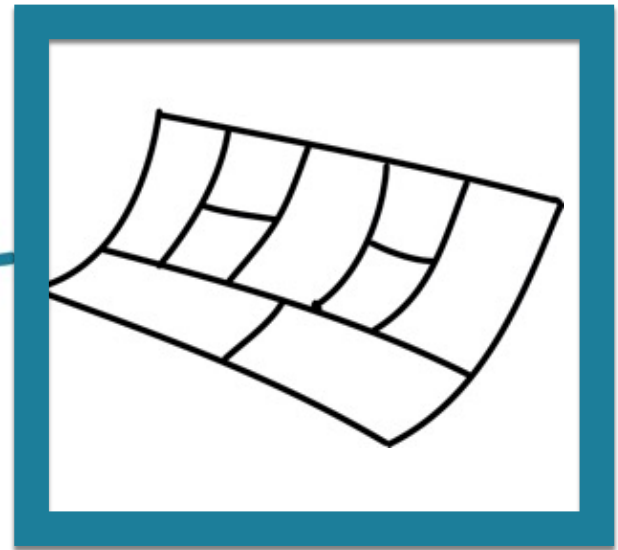
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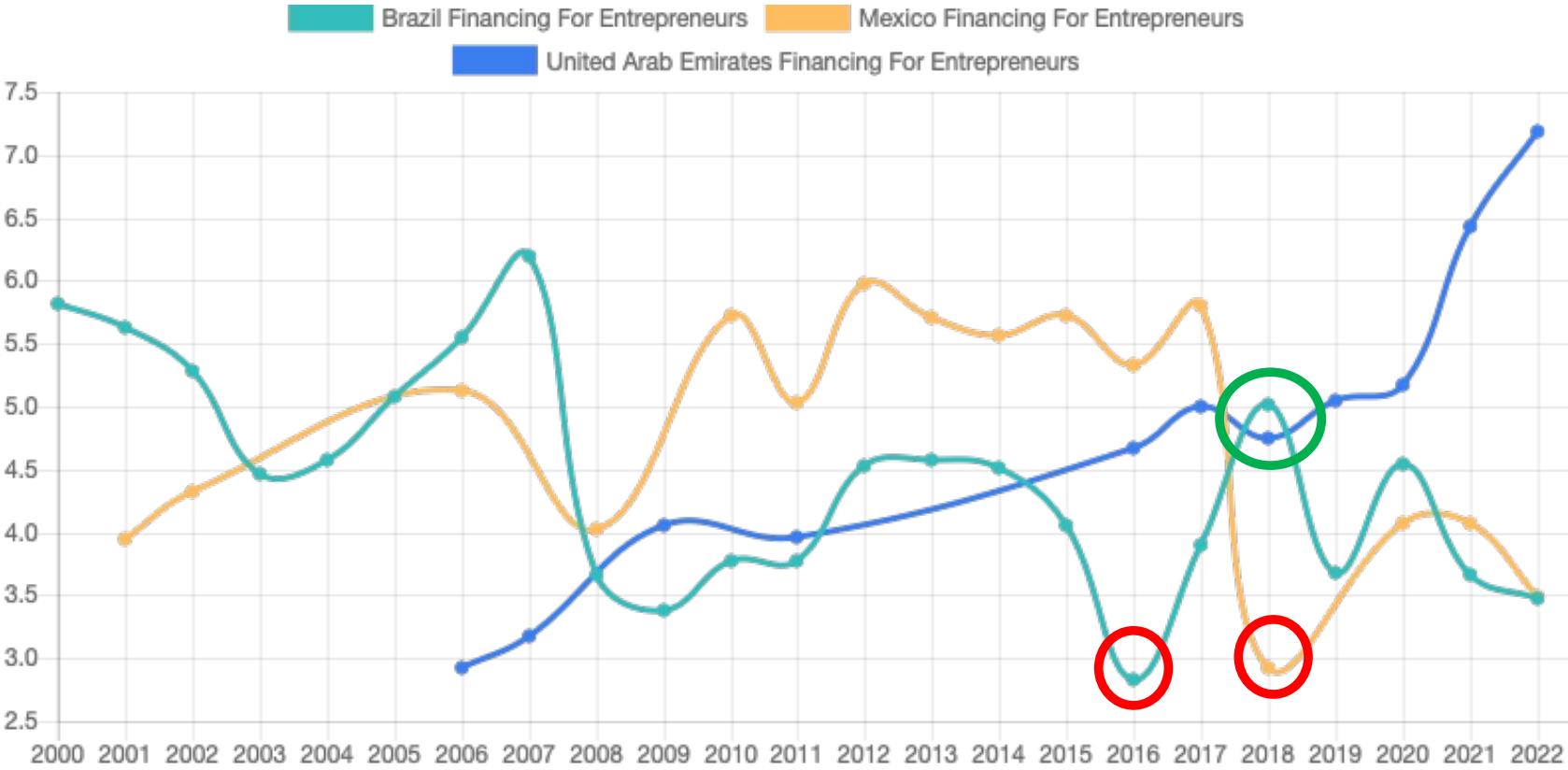


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Some macro
approach

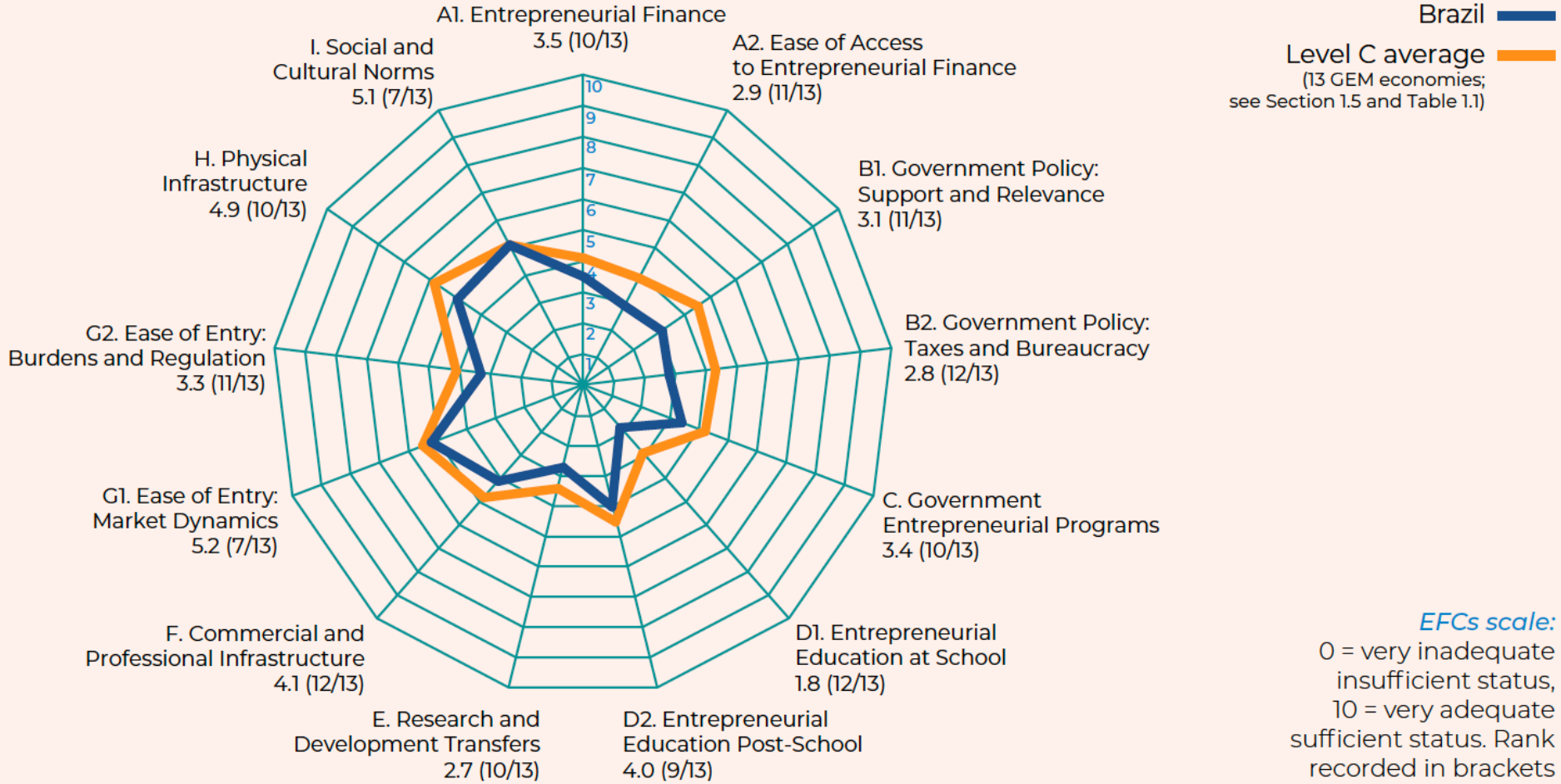


Longitudinal Evaluation of Financing Factors

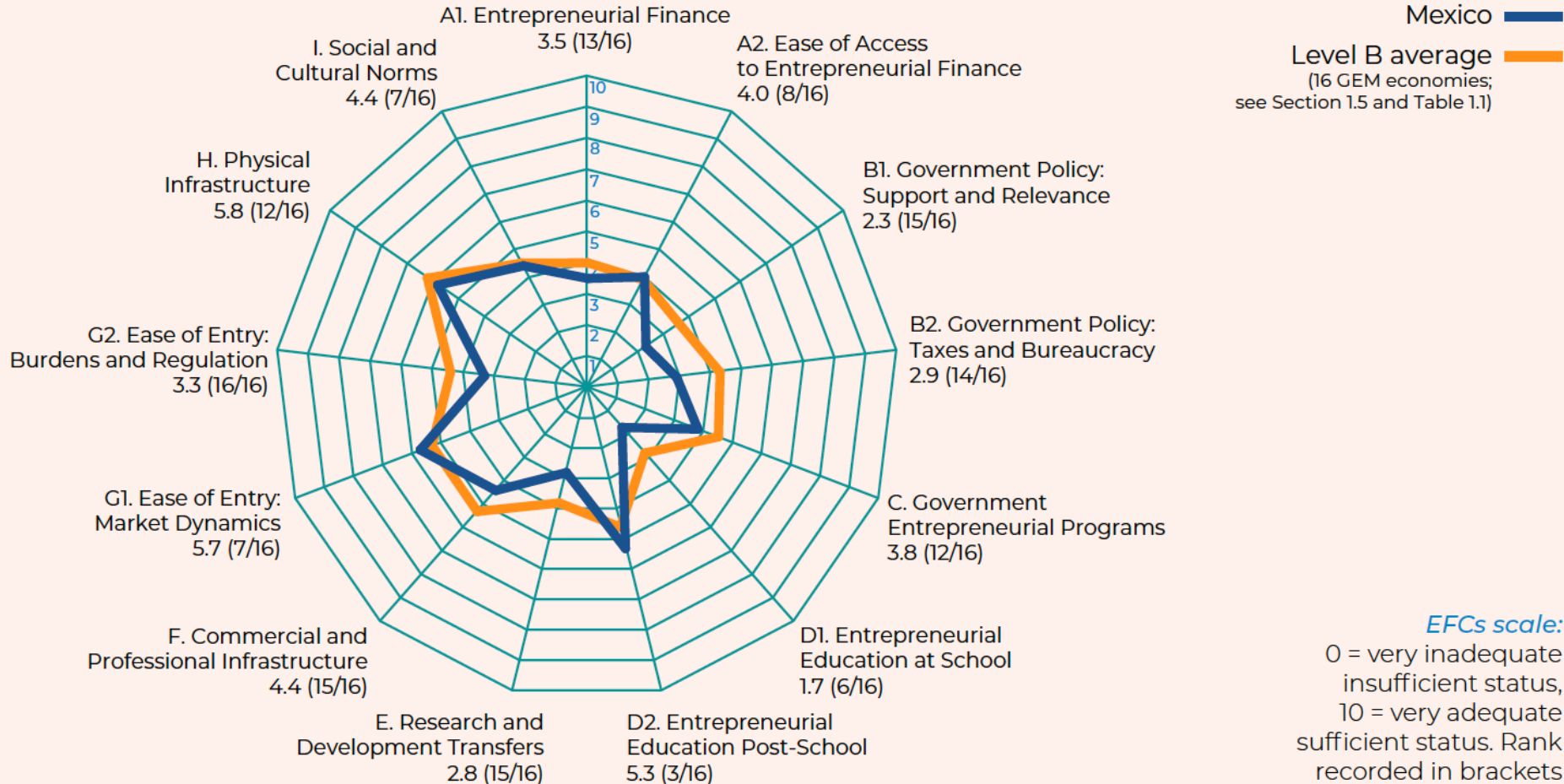


Source: GEM

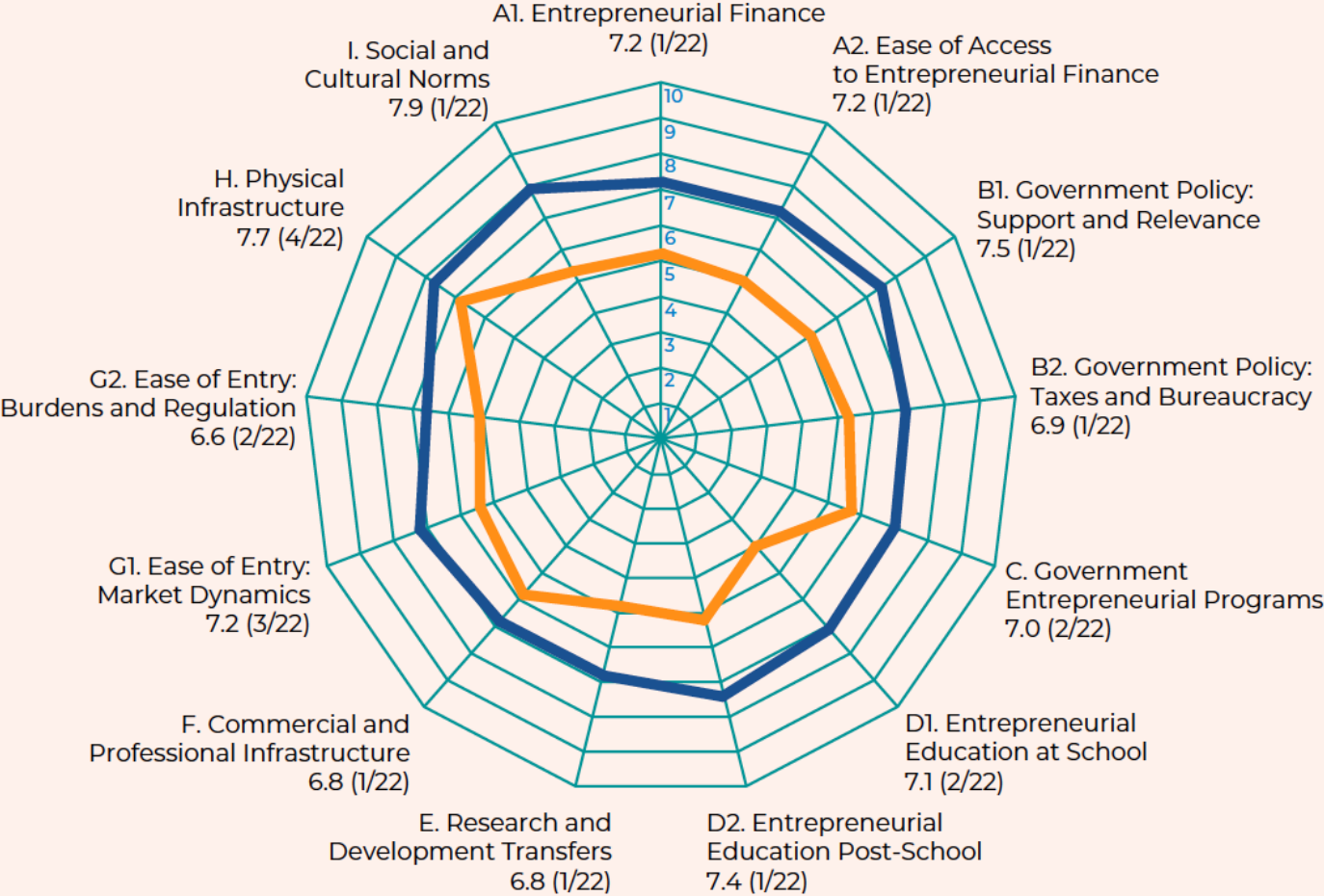
Expert Ratings of the Entrepreneurial Framework Conditions (GEM 2022)



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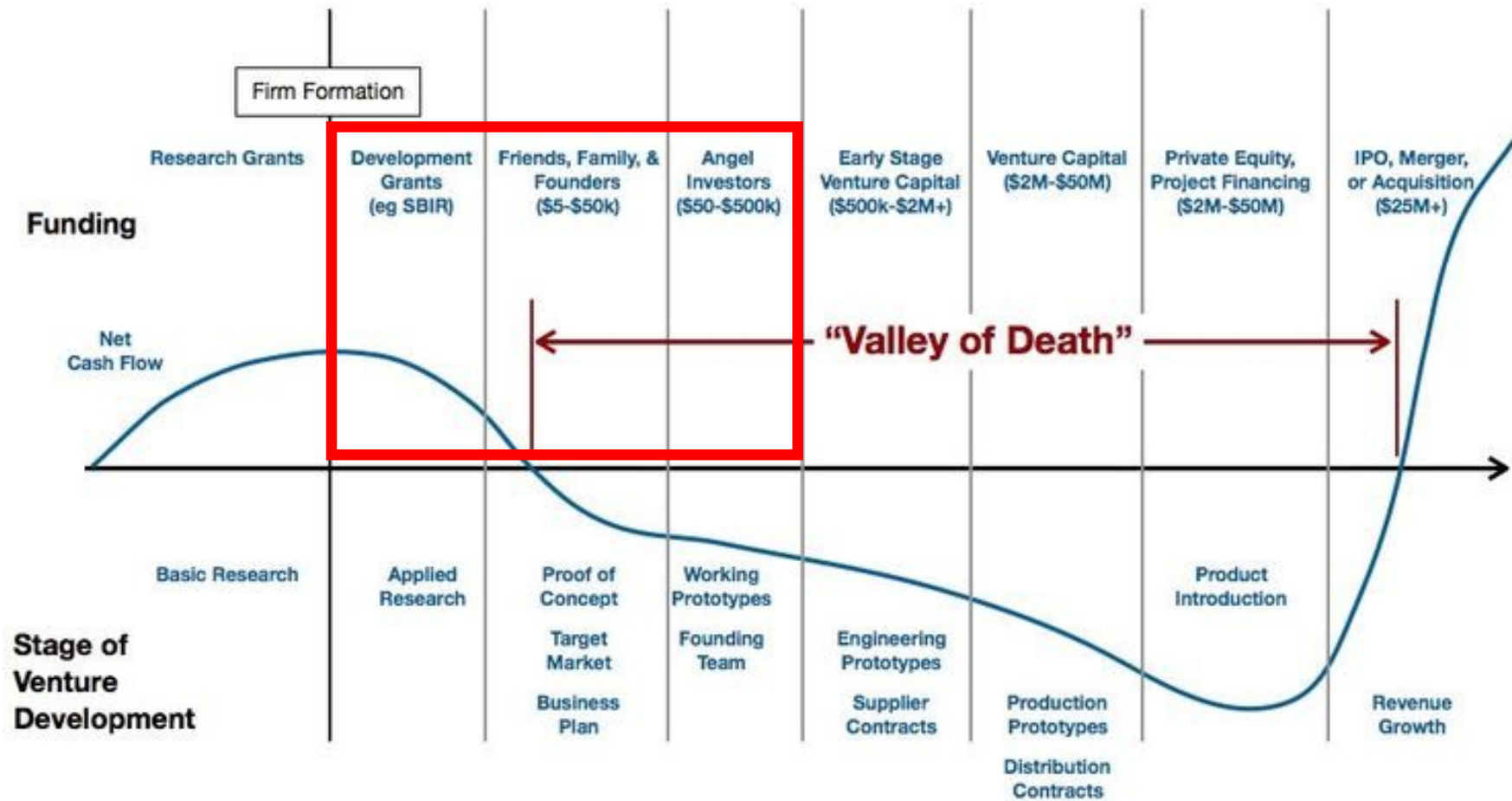
United Arab Emirates —
 Level A average —
 (22 GEM economies; see Section 1.5 and Table 1.1)

EFCs scale:
 0 = very inadequate insufficient status,
 10 = very adequate sufficient status. Rank recorded in brackets

Some
entrepreneurial
firm approach

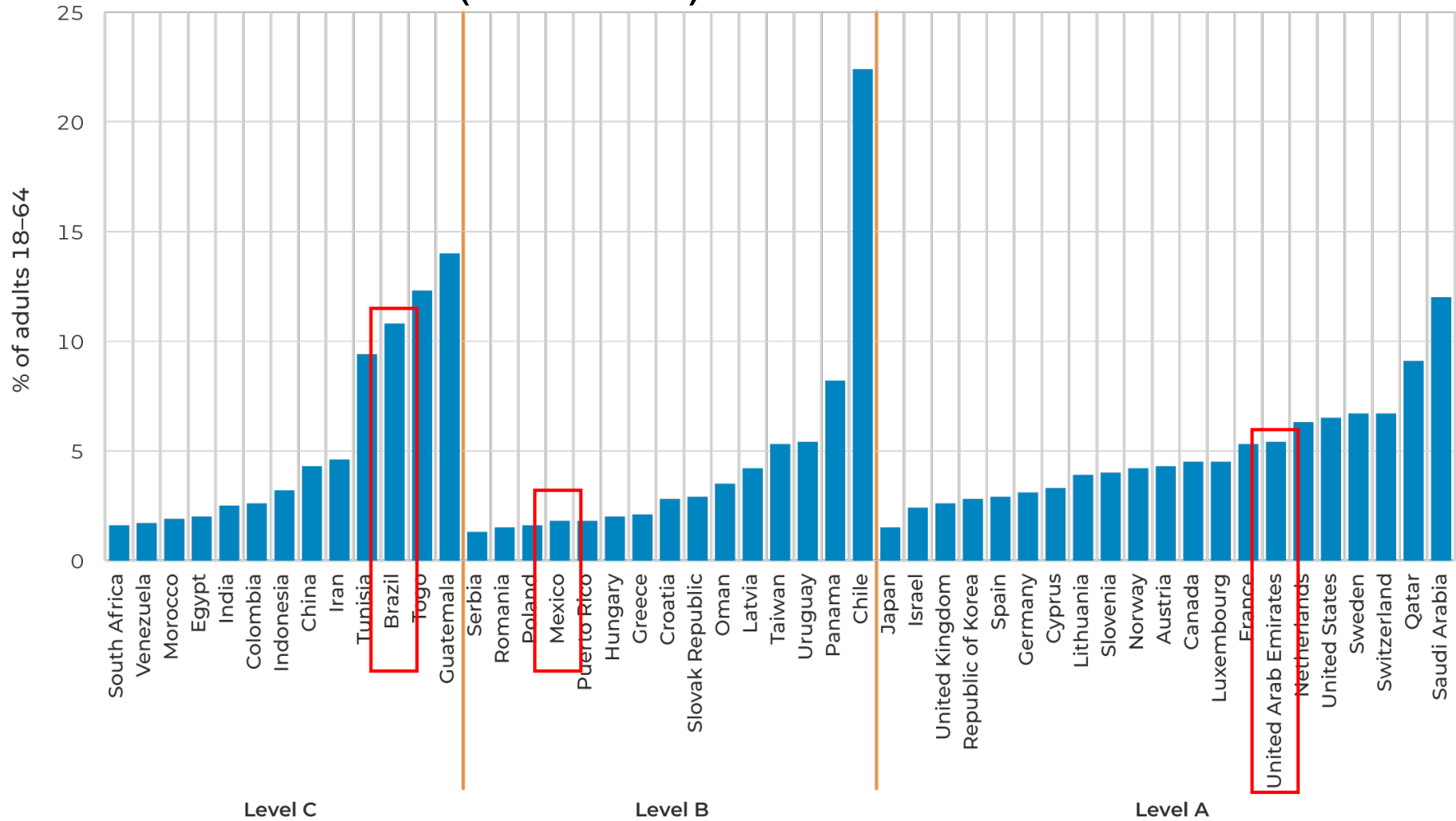


Lifecycle of a venture



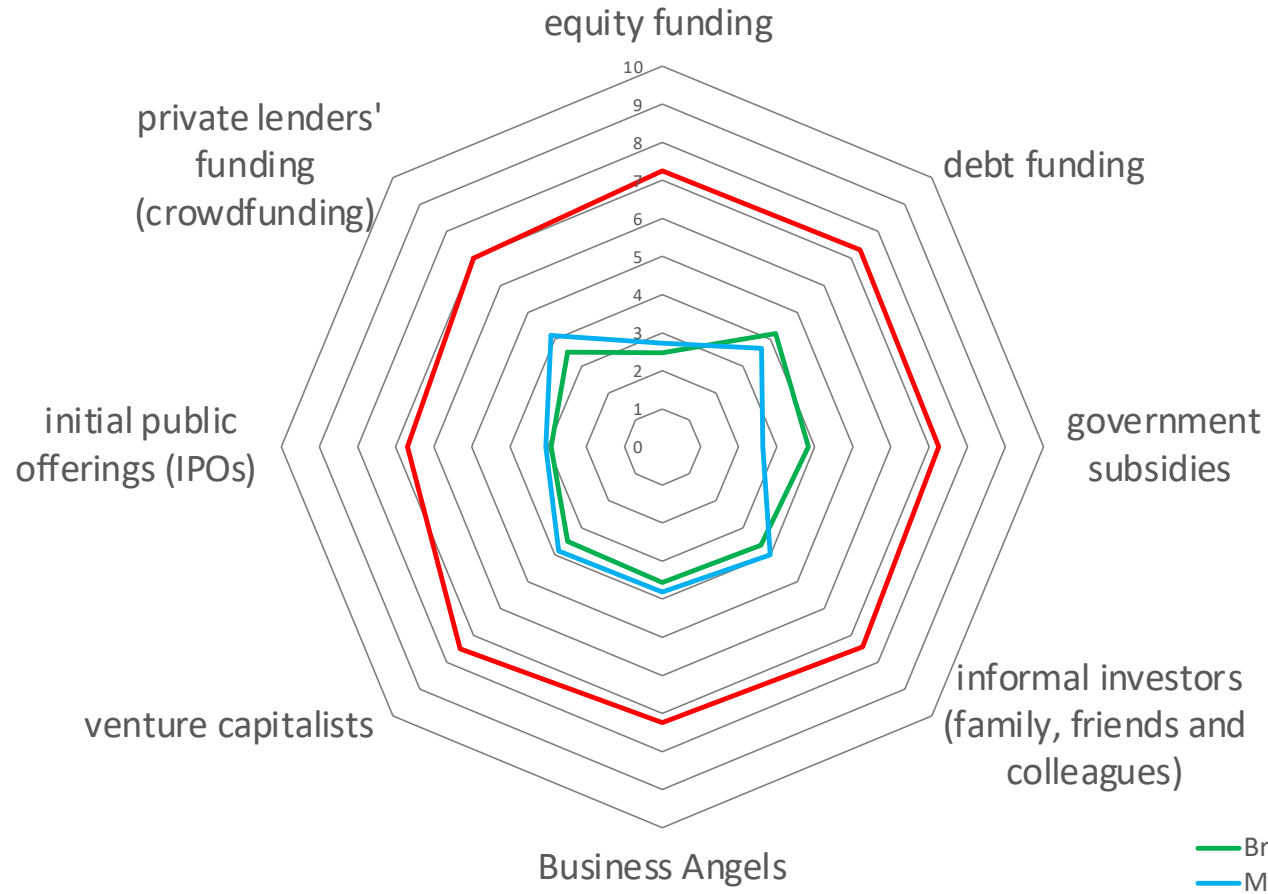
Source: UC Davis Center of Entrepreneurship

Informal investors (% adults)



Source: GEM Adult Population Survey 2022

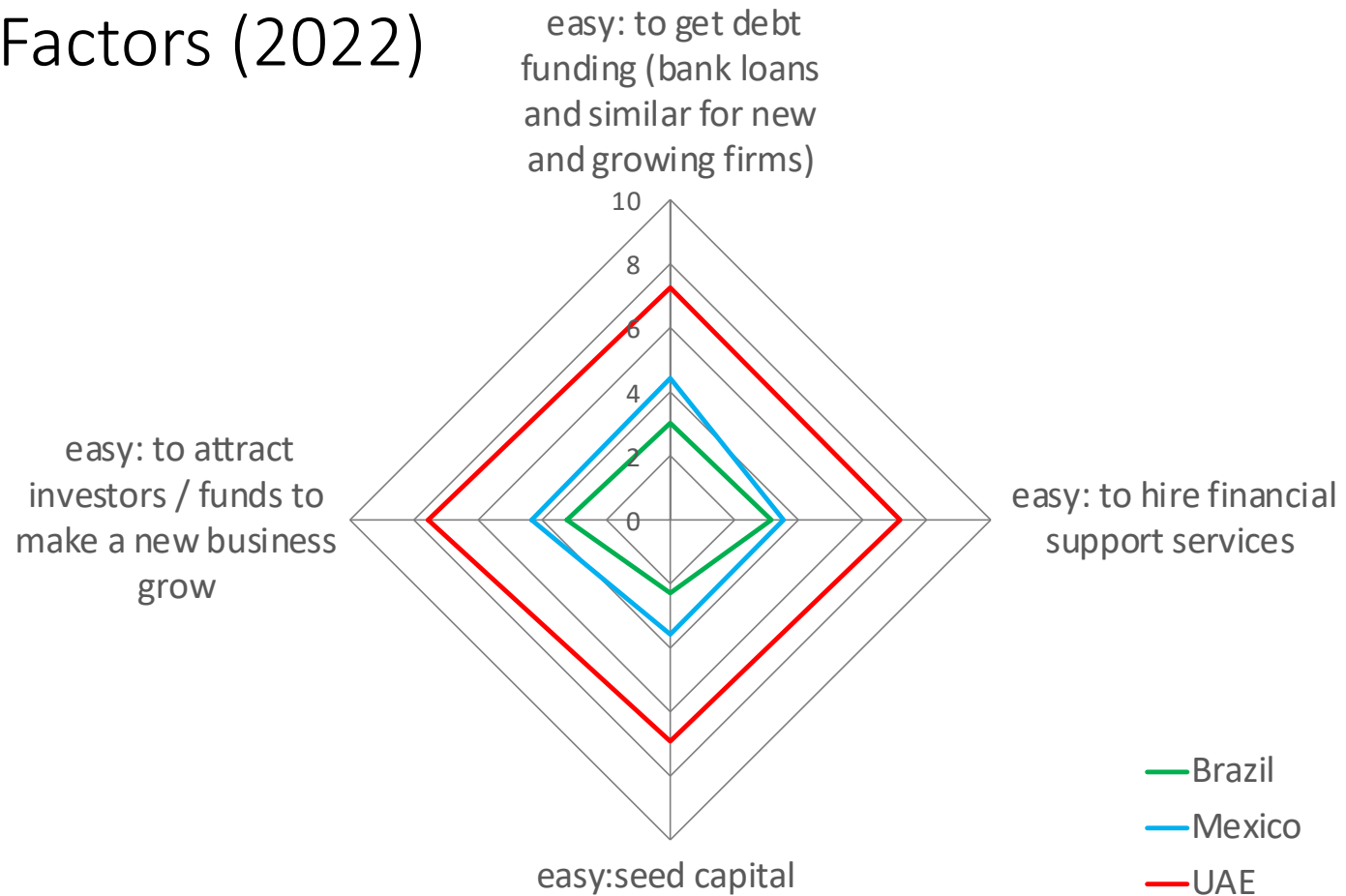
Financing Factors (2022)



Source: GEM Experts Survey 2022

— Brazil
— Mexico
— UAE

Financing Factors (2022)



Source: GEM Experts Survey 2022

Some Reflections

- 98% of new ventures are and will be SME
- Balance
- Public support
- Private trust



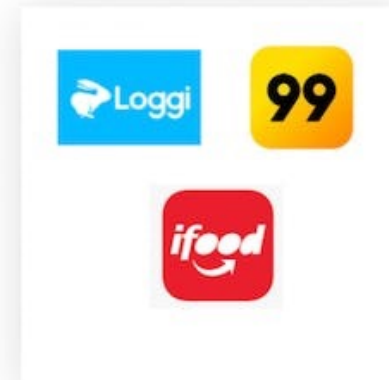
Proptech & Home



FinTech



Logistics & Transportation



Gaming



Education



B2B Services



Thank you!!!

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