

Retail Lending & Funds Available to SME Sector 2006/07

Institutions	2005/2006 Initial Estimated Disbursed	Loan Volume Estimates	2006/07 Projected Funds Available	Projected Loan Volume
MIDA & CDFS	162,000,000	1,535	115,000,000	1,020
Self Start Fund	24,460,000	156	35,000,000	350
Development Bank of Jamaica	125,566,533	281	318,840,000	400
EX-IM m Bank	190,940,000	113	206,000,000	n/a
Access Financial Services	204,000,000	4,906	245,000,000	5,440
Cope	35,000,000	875	45,000,000	1,125
Pan Car Fin Serv-JMA (direct retail to Manufactures)	83,250,000	12	100,000,000 *	n/a
JN Micro Credit	760,000,000	21,000	912,000,000	25,300
Jamaica Coop Credit Union League- JCCUL	522,786,476	1,105	629,957,703	n/a
Micro Enterprise Financing Ltd.(Scotia Bank)	101,781,449	n/a	193,897,616	n/a
TOTAL	2,209,784,458	29,983	2,800,695,319	33,635
NIS Funds			1,000,000,000	
Grand Total			3,800,695,319	
% Increase			71%	

Notes- Four (4) institutions currently lend under MicoFin- First Union, NDFJ, Cope & Access.Finance

Cope & Access represent most of the retail funds in this programme

JCCUL represent 47 Credit Unions including COK & Churches

* revolving loans longer term

Development Bank (figures shown are loans disbursed as distinct from loans approved which is greater)