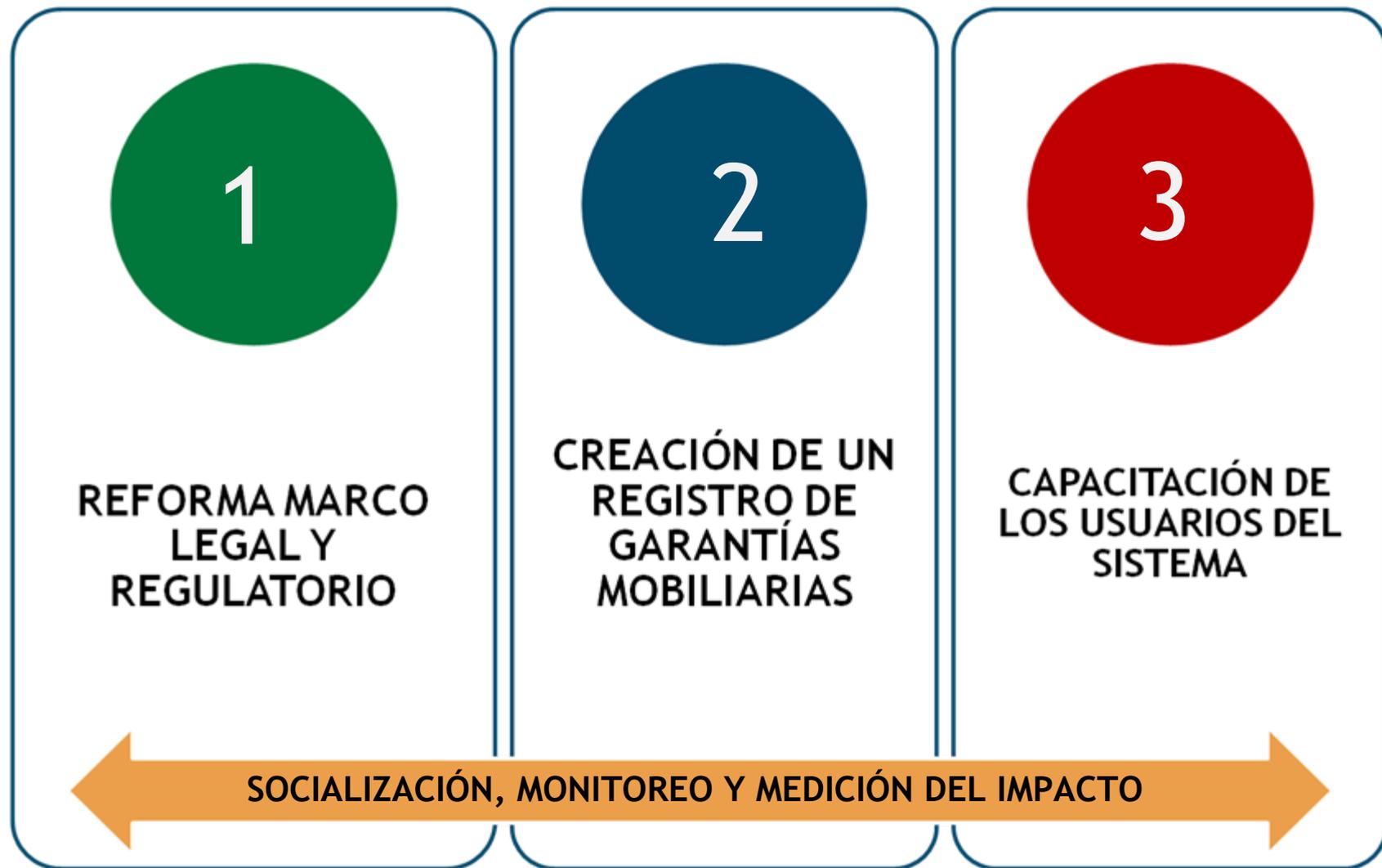


# Asistencia Técnica en materia de Garantías Mobiliarias

Elsa Rodriguez Felipe, IFC  
San Salvador, 23 de mayo de 2014

# Modelo de implementación



# ESTANDARES INTERNACIONALES



**UNCITRAL: Guía Legislativa y Guía de Registro**



**Principios de Insolvencia y Derechos de los Acreedores**



**Guía sobre Garantías Mobiliarias y Registros de Bienes Muebles**



**Ley Modelo sobre Garantías Mobiliarias y Reglamento Modelo de Registro**

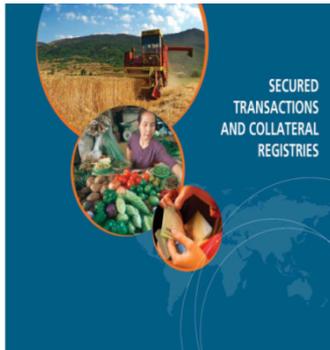
# Publicaciones - Gestión del Conocimiento

www.ifc.org

## Toolkits



## Folleto



## Encuestas



### Secured Transactions and Collateral Diagnostic Survey – Baseline Data

#### A. CREDIT MARKETS

##### A.I. Volume of Credit

Item no.	Item	US\$ or Percent
1	Volume of consumer loans secured by movable property (C151)	
	Of which, volume of loans to women (C151)	
2	Volume of corporate loans secured by movable property (C152)	
	Of which, volume of loans to large firms (C152)	
	Of which, volume of loans to women-owned businesses (C152)	
3	Percent of all loans secured only by movable (by loan value)	
4	Percent of all loans secured only by immovable (by loan value)	
5	Percent of all loans secured by a combination of movable and immovable (by loan value)	
6	Unsecured loans as percent of total loans value	

1. Values in millions  
2. MGNM is defined as the country where the survey is being done. If data is not available in the country, the following proxy could be used as reference:

Indicator	Mexico Enterprise	Spain Enterprise	Indonesia Enterprise
Loans	1.8	19.56	29.50
Total Assets	1100.000	1100.000-13 million	13 million-15 million
Total Assets Size	1200.000	1200.000-13 million	13 million-15 million

3. A woman-owned enterprise is:  
(a) 51% owned by women/women, or  
(b) 51% owned by women/women, and has 1 woman as CEO/COO/President/Vice-President, and has a 30% of the board of directors being women, where a board exist.

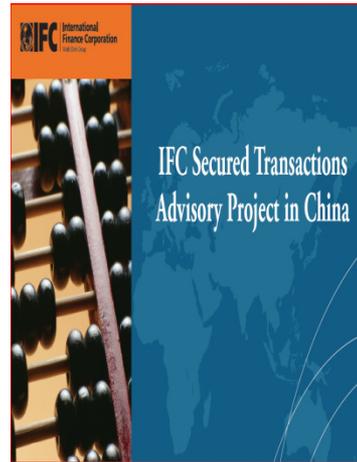
##### A.II. Client Composition

Item no.	Item	Number
1	Number of individuals with loans secured by movable property	
2	Of which, number of women with loans secured by movable property	
3	Number of individuals with loans secured by immovable property	
3	Number of MSMEs with loans secured by movable property	
	Of which, number of women-owned enterprises with loans secured by movable property	
4	Number of MSMEs with loans secured by immovable property	
5	Number of large firms with loans secured by movable property	
6	Number of large firms with loans secured by immovable property	

## Lecciones aprendidas

**SmartLessons**  
real experiences, real development

## Impacto



## Eventos



## Videos/Casos de países

### Ghana:

[http://www.youtube.com/watch?v=5c84WF02\\_IY](http://www.youtube.com/watch?v=5c84WF02_IY)

## Publicaciones



### An Economic Case for Expanding Access to Secured Lending

Dorsett Madani and Alejandro Alvarez de la Campa

Access to credit is crucial to economic growth and it is a major engine for private sector development. Removing barriers to financial services can unleash private productivity and help promote the informal sector. In developing countries, limited access to finance is among the top constraints to private sector growth. A large body of literature criticizes the lack of secured lending (especially movable secured lending) in developing countries and forecasts its negative impacts on economic growth and the development of firms, particularly small and medium enterprises.

Figure 1. Percentage of Firms with a Line of Credit or Loans from a Financial Institution, by Region, May 2010



According to the World Bank Group's Enterprise Surveys, less than half of the world's small and medium firms (as defined by the