

# Welcome to Business Link Pacific

*Connect your business with  
quality advice*



# Theory of Change



## Core of the theory of change.

A market system for business advisory and financial services where:





## **SME Services & Online Tools:**

- **Business Diagnostic**
- **Business Health Check**
- **Business Continuity Planner**
- **Finance Finder**



## **BASP Quality Assurance:**

- **Competency Assessment**
- **BASP Consultant Support**



## **SME Business Advisory Support:**

- **Business Advisor Network**
- **BLP Subsidy Scheme**



## **SME Finance Facility:**

- **Adaptation Grants**
- **Concessional Loans**

# **SME support process**

**Tools and services  
are available through  
local partners**

# Business Link Pacific Phase I Results

Established a growing network of 160 Pacific based business advisory firms, with 203 quality approved advisors covering 15 different business advisory areas.

Coordinated by 12 contracted Private Sector Organisations across eight Pacific Islands, mainly local chambers of commerce.

Delivered 1886 business advisory projects to 1527 SMEs.

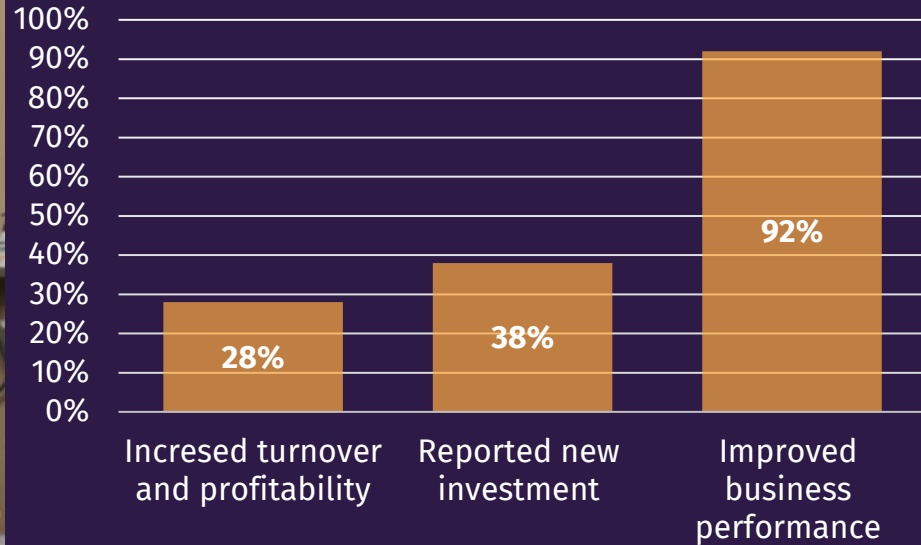
NZD 6.3m in services subsidised at an average of 60% (NZD 3.8m in subsidies).

Private Sector Organisations have produced business diagnostic reports for 865 SMEs to help them to understand what advisory services would be useful for their business.



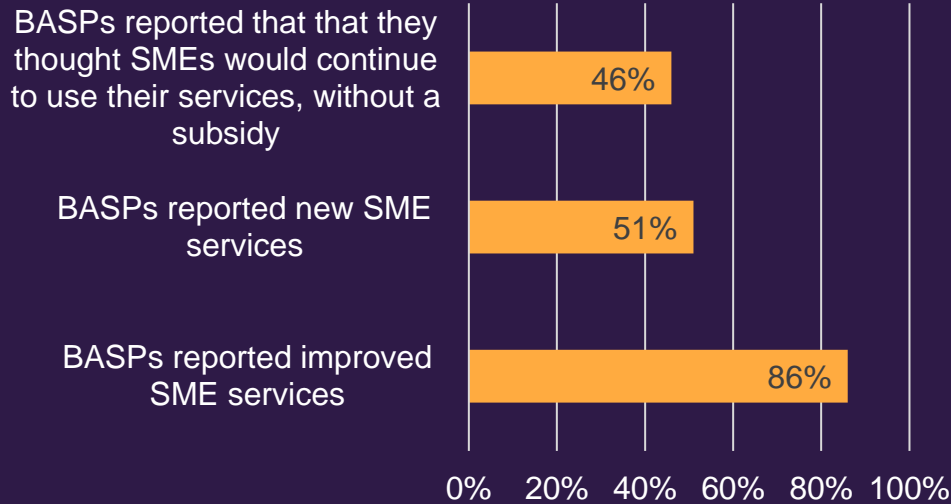


# Indicators of Business Performance



251 SMEs reported NZD 46m in new investment,  
NZD 11.5m in new bank loans.

# Indicators of Behavioral Change



**84%** of SMEs reported that they would continue to use business advisory services without subsidy.

# Access to Finance Results

**Distributed NZD 4.5m in Adaptation Grants to 585 SMEs that were impacted by COVID-19.**

**Negotiated partnership agreements with five Financial Institutions and allocated NZD 2.6m in wholesale capital for on-lending to SMEs at lower interest rates.**

**Delivered technical assistance to FI partners to develop tailored concessional loan products and improve SME loan assessment and approval processes.**

**Enabled access to grant equity and advisory services for loan facilitation and loan qualification.**







# Indicators of Business Performance

SMEs receiving adaptation grants reporting increased ability to access further finance

85%

SMEs receiving adaptation grants reported business stabilisation or recovery

95%

80% 85% 90% 95% 100%

Grant recipients reported going on to secure further finance of more than 2x the value of grants disbursed.

# Localisation and COVID-19

**A focus on digital services combined with established and trusted local partnerships achieved successful results.**

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**Providing access to technology and management systems to local partners underpinned successful localisation of activities.**

## Lessons learned

# Grants and working capital

**Working capital (grants) combined with business advisory services was more effective than individually.**

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**Cash equity (grants) combined with business advisory services increases SMEs ability to access other forms of finance, investment and bank loans.**

## Lessons learned

# Partnering with financial institutions

**Financial Institutions see value in business advisory services for potential SME borrowers as it reduces the risk profile of SME lending.**

**SME lending can be further facilitated through the provision of supplementary equity for SMEs to meet loan collateral requirements (in the form of small grants or other cash equity facilities).**

## Lessons learned

# Opportunities

**Leveraging Private Sector Organisations' understanding of SMEs' needs and capacities to improve the coordination of the market for business advice and financial services.**

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**Support the market of business and financial services to provide more targeted services to SMEs that can deliver on inclusion, climate adaptation and resilience.**

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**Provide more targeted technical assistance to financial institutions to enhance SME access to finance, and support their investments in resilience, climate adaptation and inclusive growth.**

**BLP Phase II  
Going forward  
(2022-2027)**

# Thank you!

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