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Credit Scoring for SME Firms

An impediment to accessing finance in a developing economy, in general, and in the Philippines, in particular, is the absence of robust data and credit bureaus that will allow the development of a sophisticated model for determining credit scores based on past borrowing history. There is a need to devise a creative but sound credit scoring model that will tailor inputs to include easily verified information and data relevant to the specific context. The SME Initiative, along with the Development Bank of the Philippines, is evaluating a new a credit scoring system that attempts to improve upon current credit scoring models. Read more about that study [here](#).

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