

EUROPEAN BUSINESS ASSOCIATION

GLOBAL BUSINESS FOR UKRAINE

# FINANCE ACCESS SURVEY

---

SUPPORTED BY



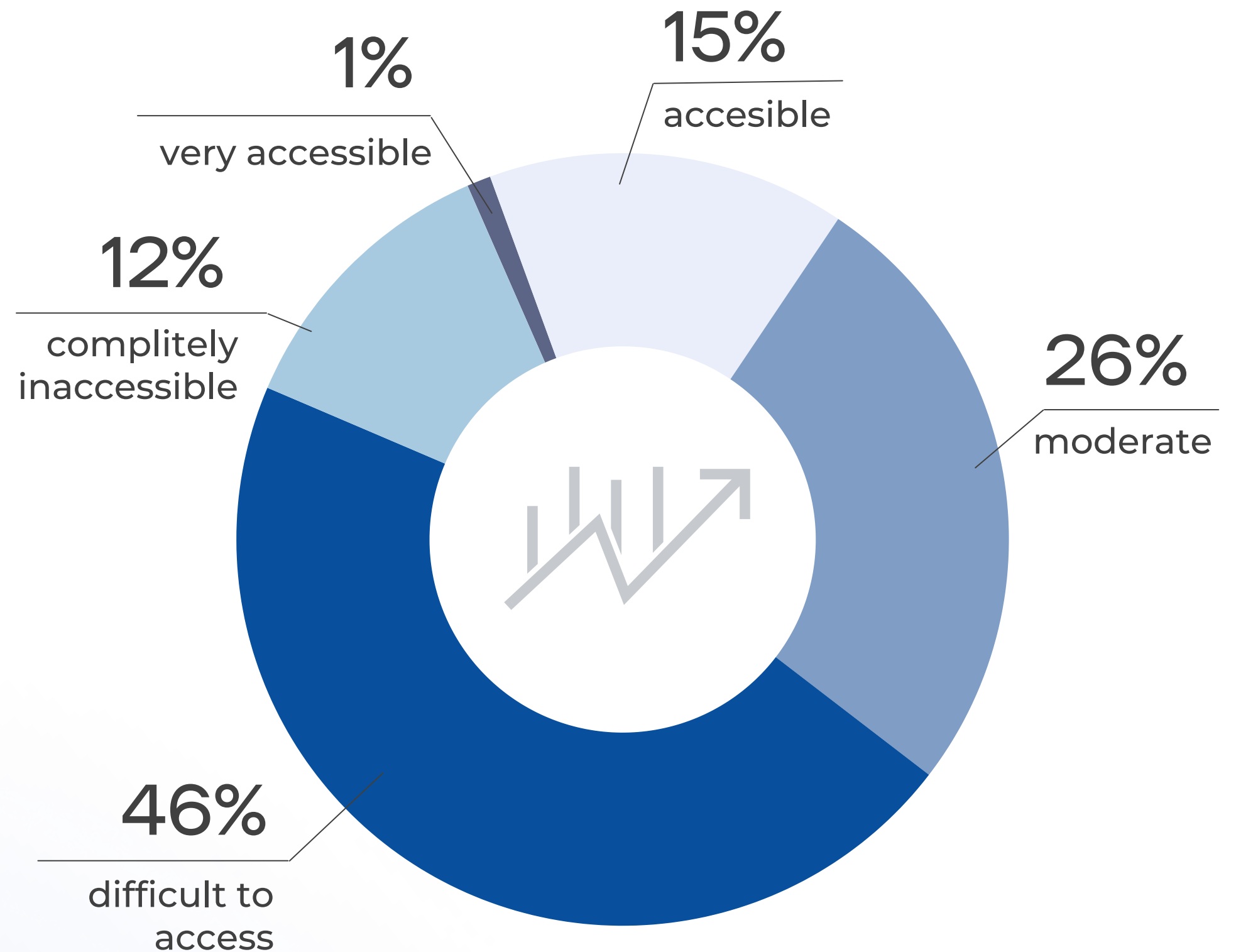
The **Finance Access Survey** was conducted among the members of the European Business Association (EBA) and Global Business for Ukraine (GB4U), specifically targeting micro, small, and medium-sized enterprises (MSMEs) in Ukraine.

The purpose of this survey was to assess the current level of access to finance for MSMEs, identify their financial needs, and determine the most suitable financial tools and instruments to address those needs.

A total of **74 CEOs, CFOs, and financial managers** participated in the survey conducted from May 21 to June 4, 2025.

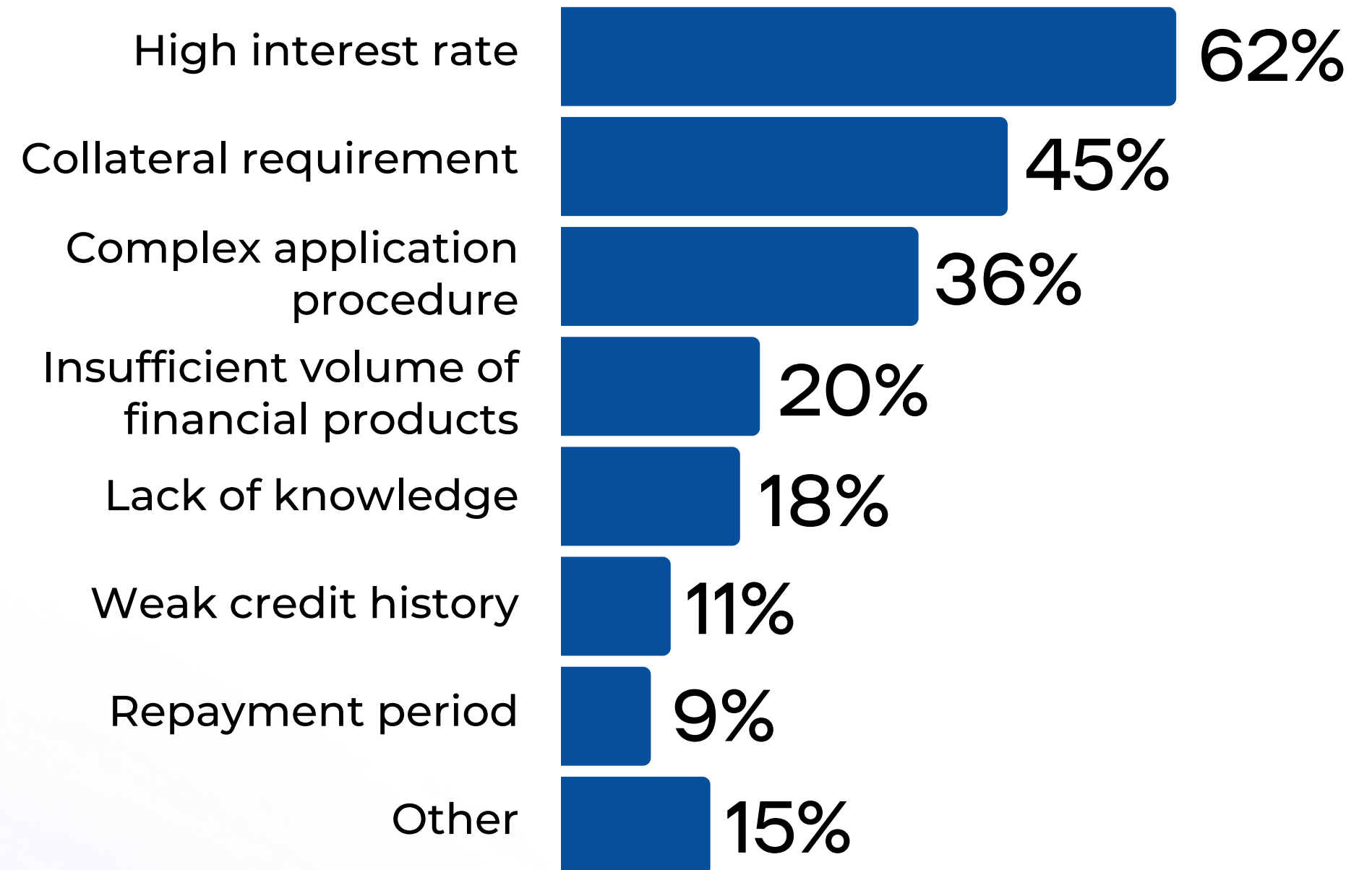
”

HOW WOULD  
YOU RATE  
THE ACCESSIBILITY  
OF FINANCING FOR  
YOUR BUSINESS?



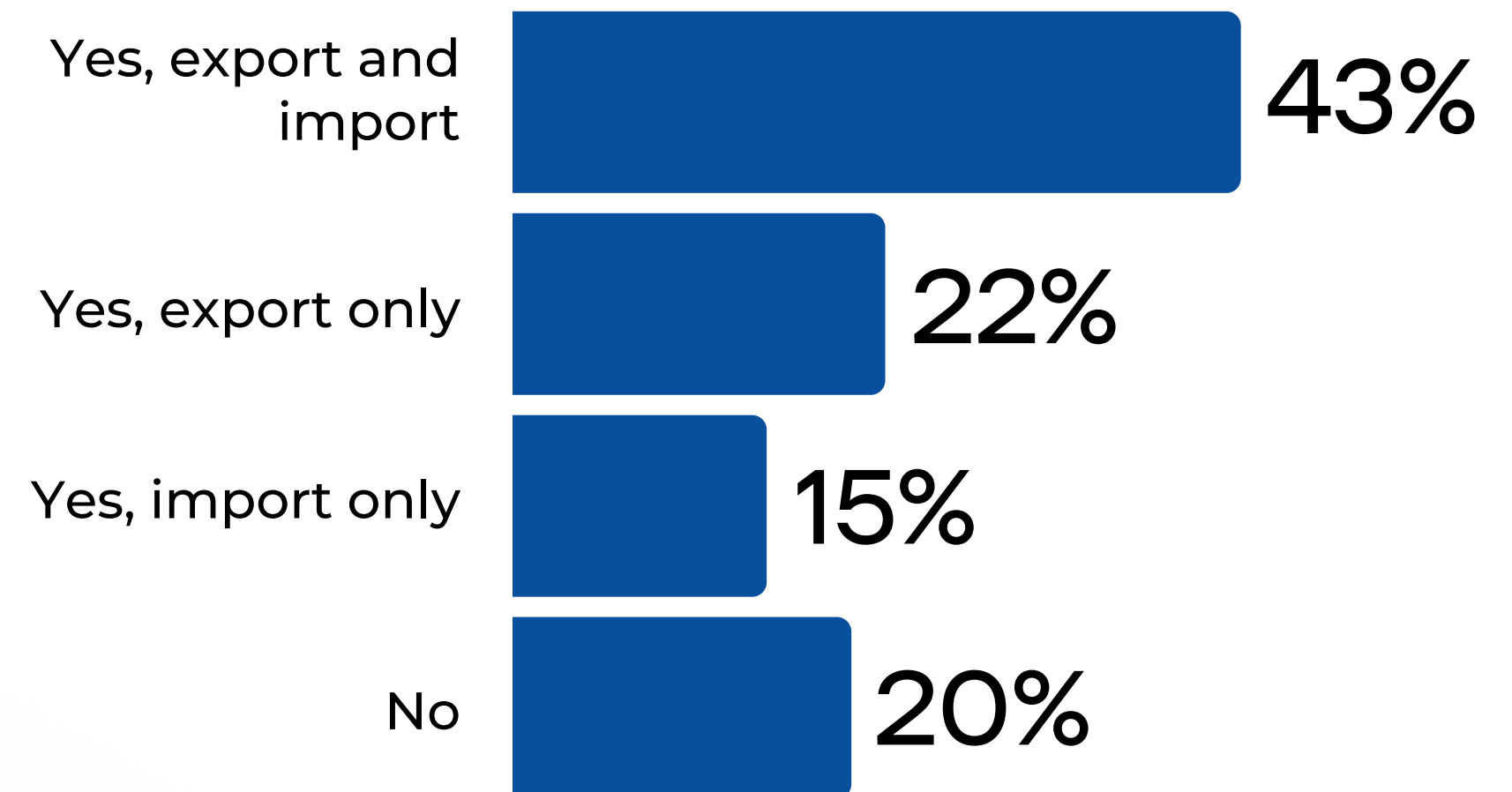
”

WHAT ARE  
THE BIGGEST  
BARRIERS  
LIMITING ACCESS  
TO FINANCING?



”

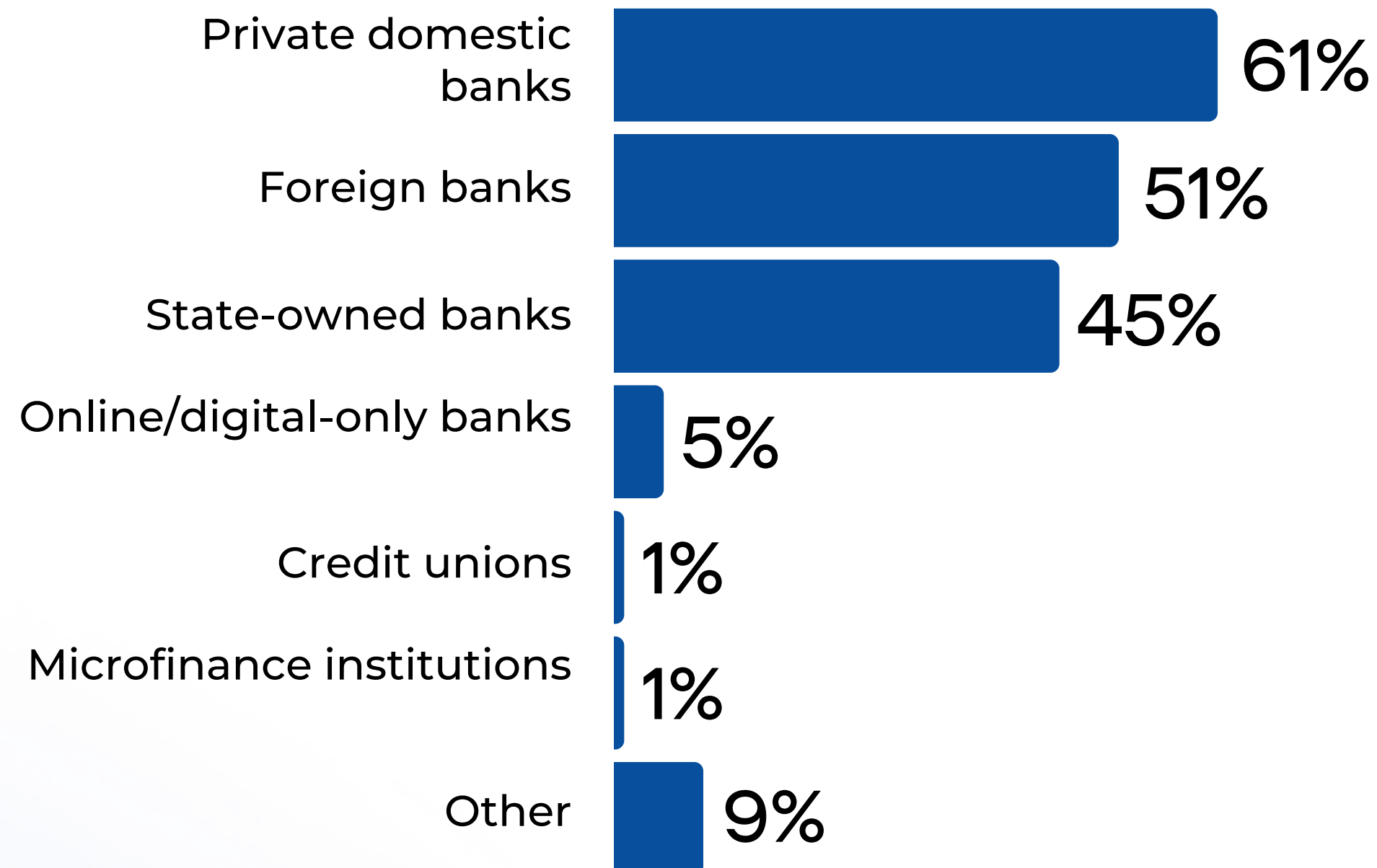
DOES YOUR  
COMPANY CONDUCT  
FOREIGN  
ECONOMIC  
ACTIVITY?





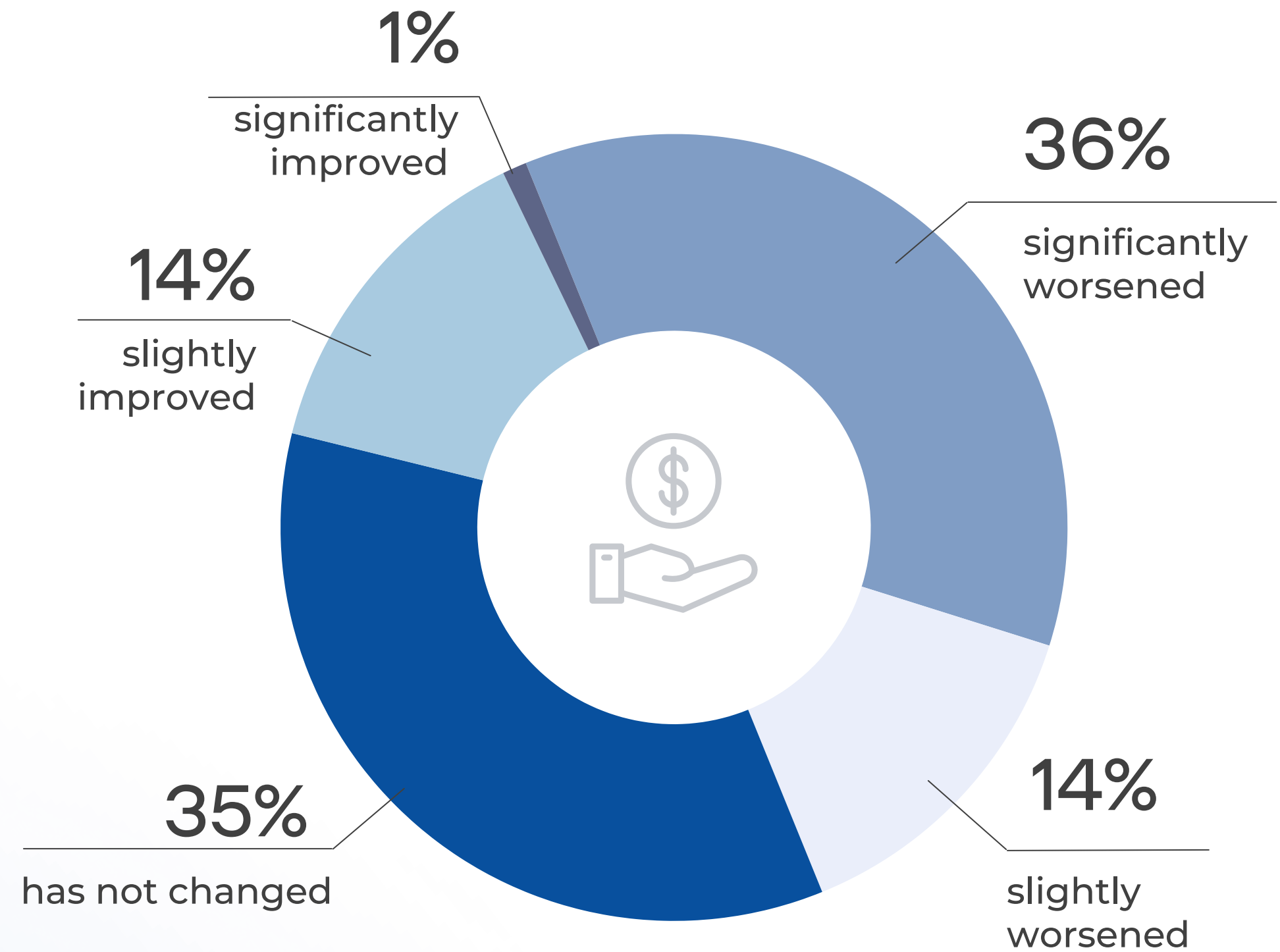
”

WHICH  
FINANCIAL  
INSTITUTIONS  
DO YOU PREFER OR  
CURRENTLY USE?



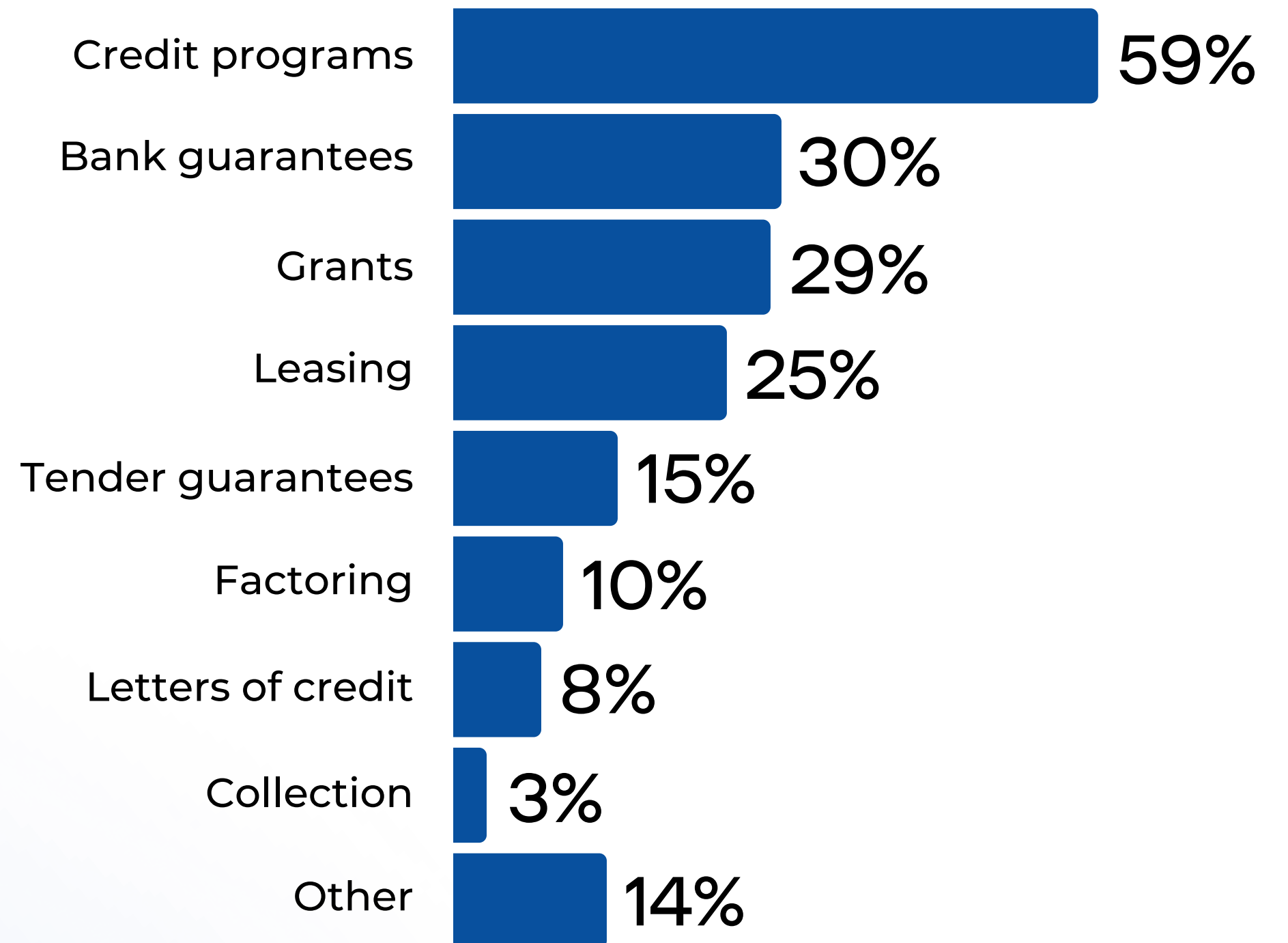
”

HOW HAS ACCESS  
TO EXTERNAL  
FINANCING CHANGED  
DURING FULL-  
SCALE INVASION  
VS BEFORE?





# WHAT FINANCIAL PRODUCTS DOES YOUR BUSINESS CURRENTLY USE?





## [EASE OF GETTING A LOAN DURING FULL-SCALE INVASION VS BEFORE]

45%

THE SAME



51%

MORE DIFFICULT



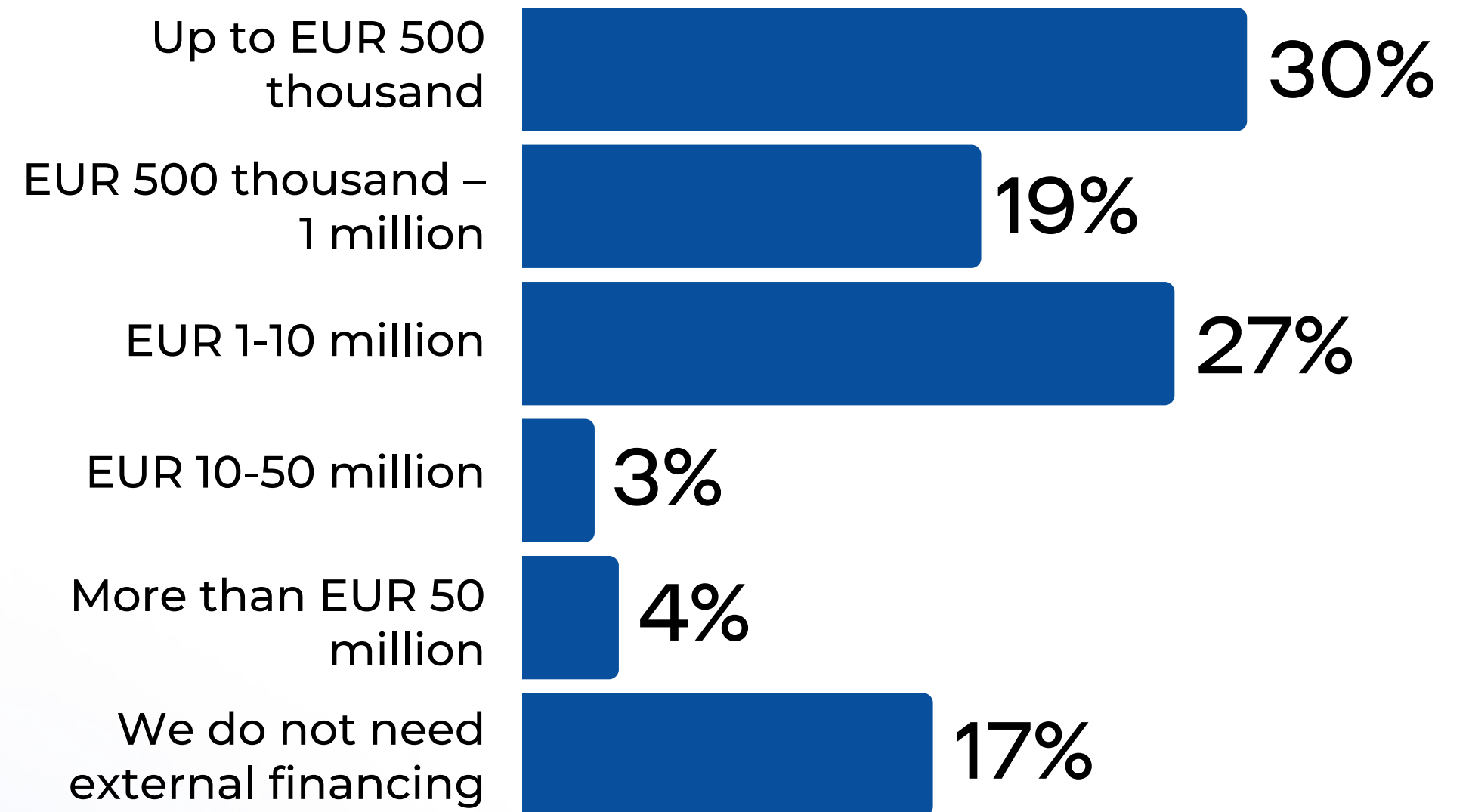
4%

EASIER



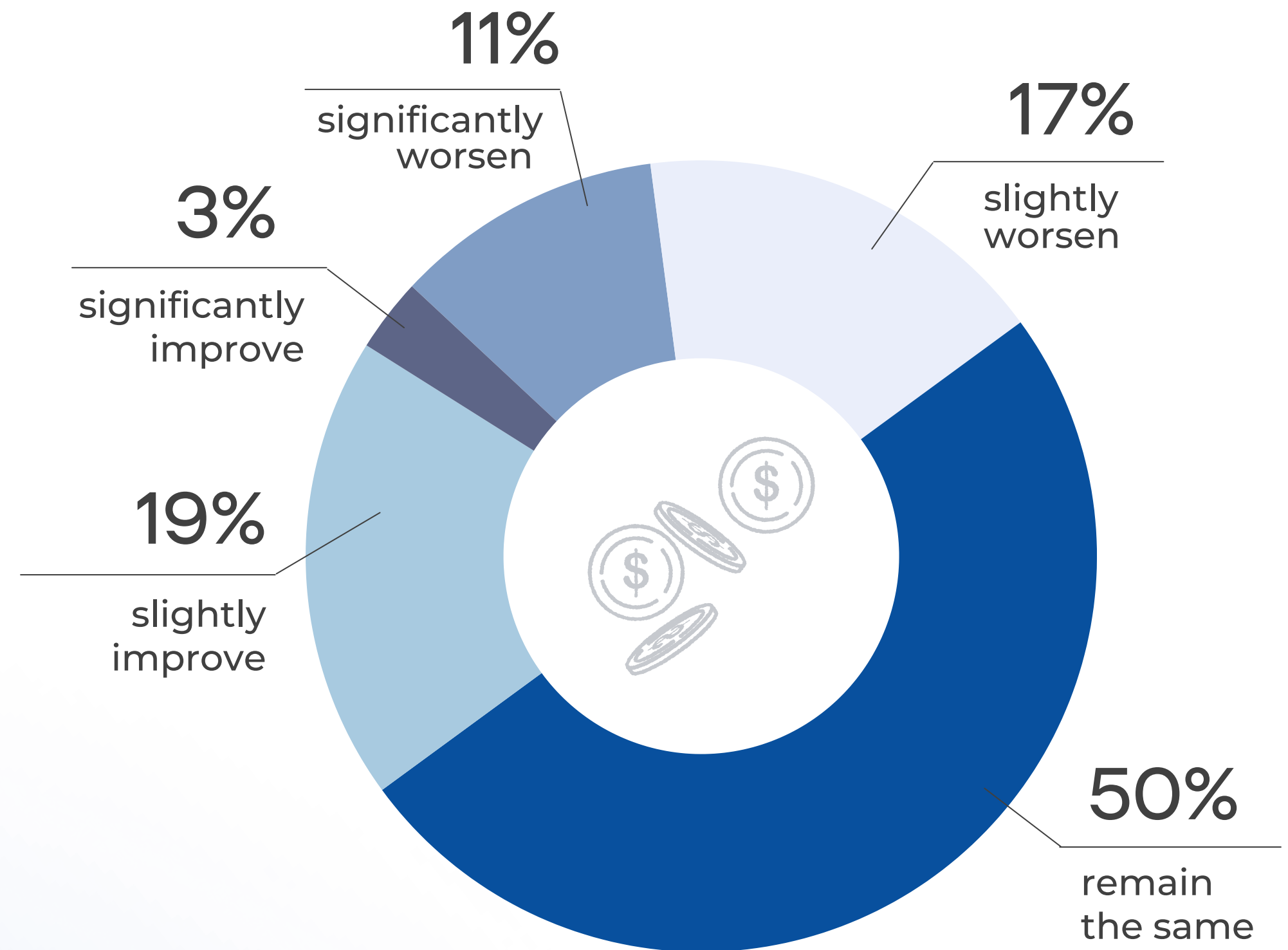


WHAT AMOUNT  
OF EXTERNAL  
FINANCING  
DO YOU PLAN TO  
ATTRACT IN THE NEXT  
12 MONTHS?



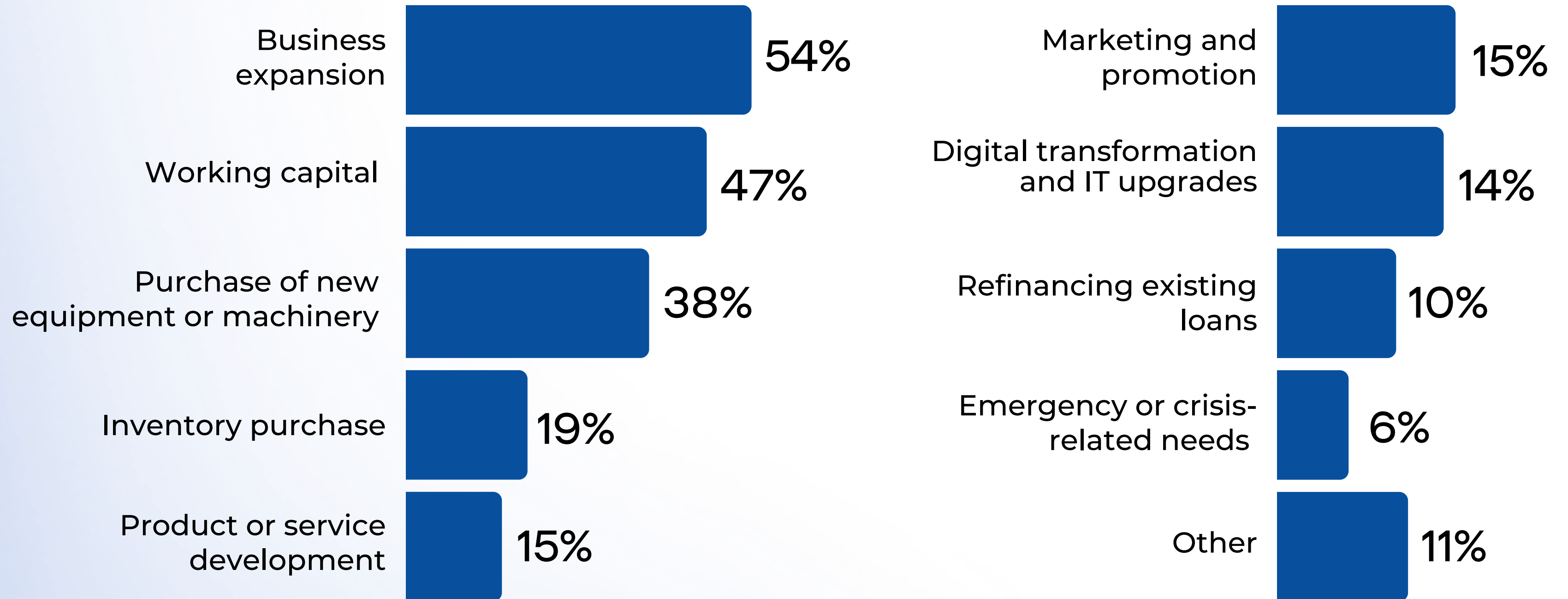
”

HOW DO YOU  
EXPECT ACCESS  
TO EXTERNAL  
FINANCING TO  
CHANGE OVER  
THE NEXT 12  
MONTHS?



# [PURPOSE OF FINANCING]

FINANCE ACCESS  
SURVEY 2025



”

DOES YOUR  
COMPANY HAVE ENOUGH  
INFORMATION ABOUT  
THE POSSIBILITY OF USING  
DOCUMENTARY  
INSTRUMENTS?





”

DOES YOUR  
COMPANY HAVE ENOUGH  
INFORMATION ABOUT  
THE POSSIBILITY OF USING  
FINANCIAL FACTORING?



”

DOES YOUR  
COMPANY USE  
THE OPTION OF  
DEFERRED  
PAYMENTS?

No, payment is  
made immediately



38%

Yes, up to 14 days



20%

Yes, 15-30 days



16%

Yes, 31-60 days

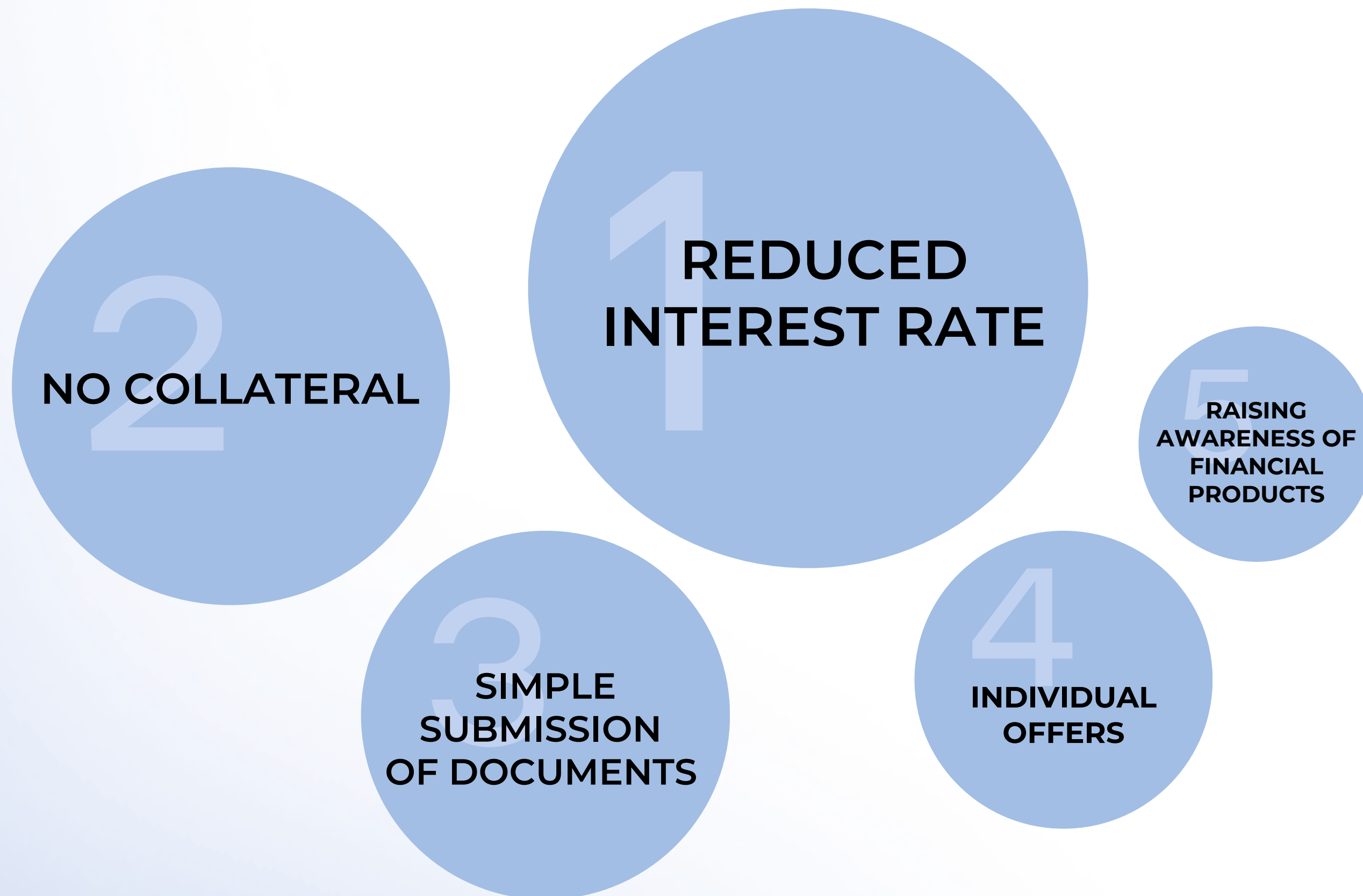


15%

Yes, 61 days or  
more



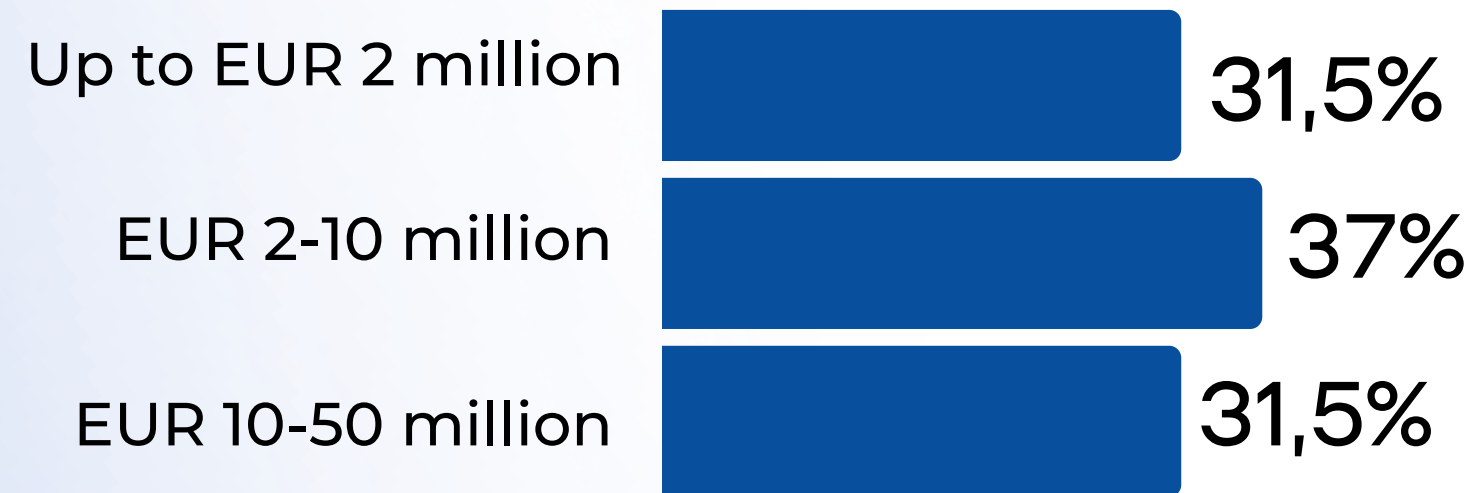
11%



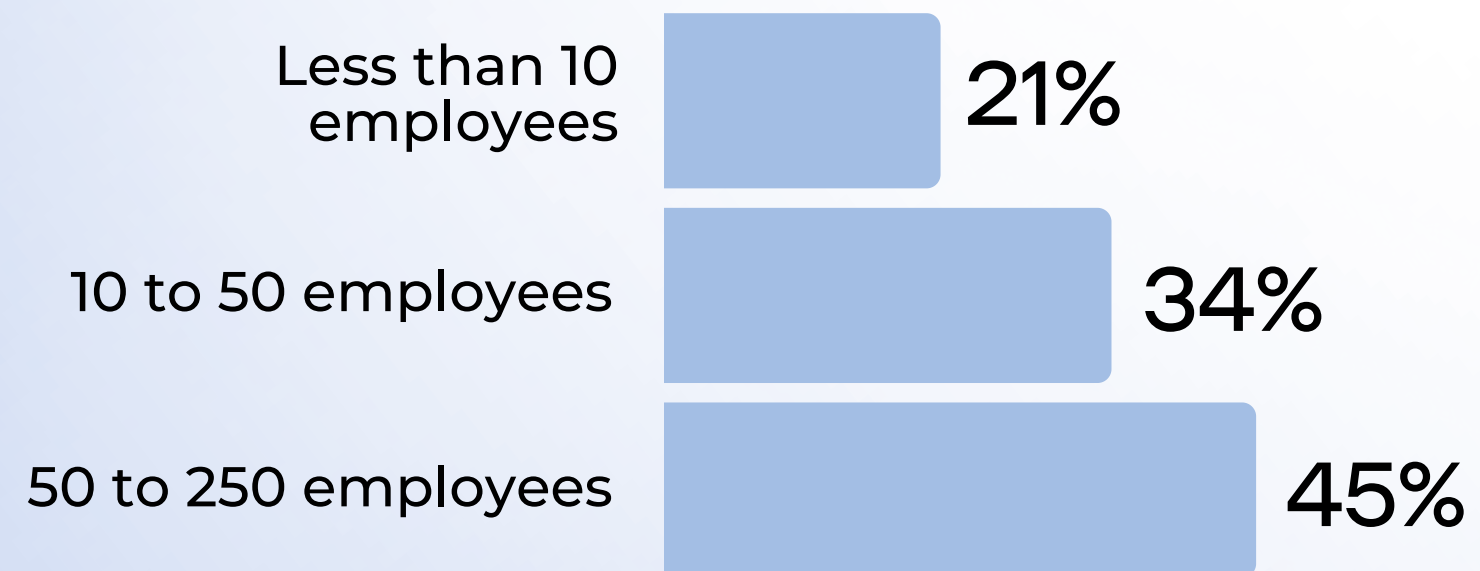
# Respondent profile



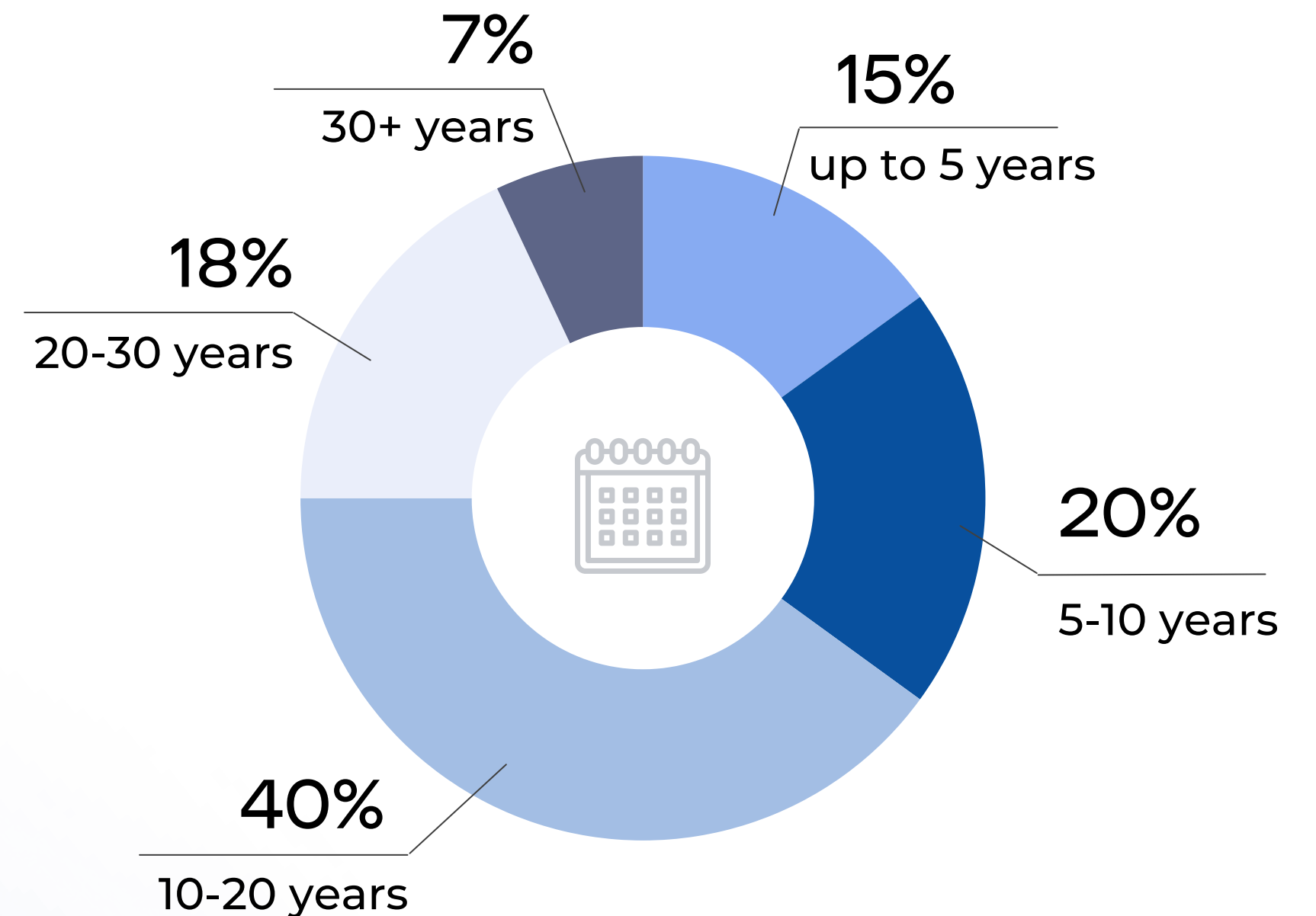
## [ANNUAL TURNOVER]



## [NUMBER OF EMPLOYEES]

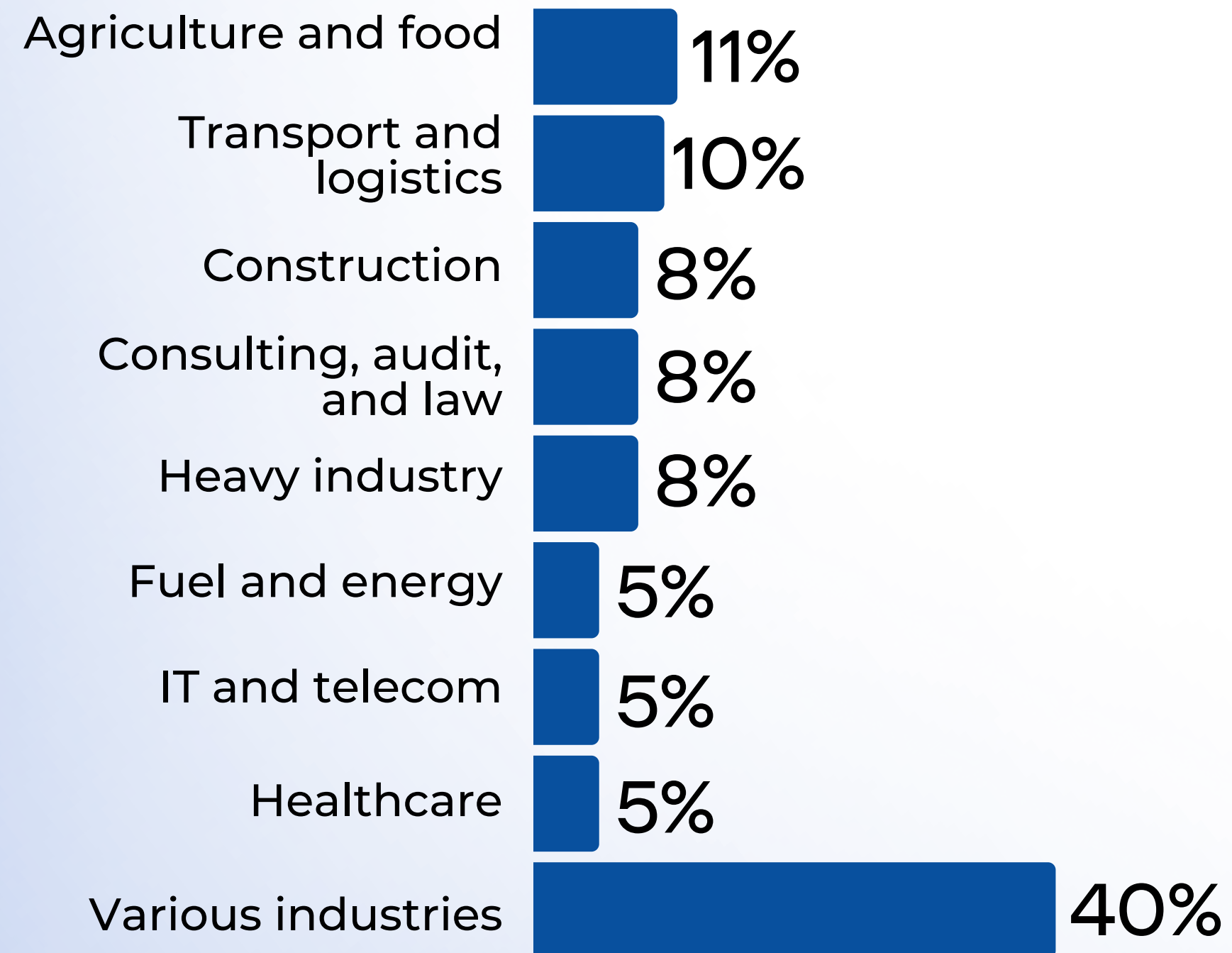


## [NUMBER OF YEARS ON THE MARKET]

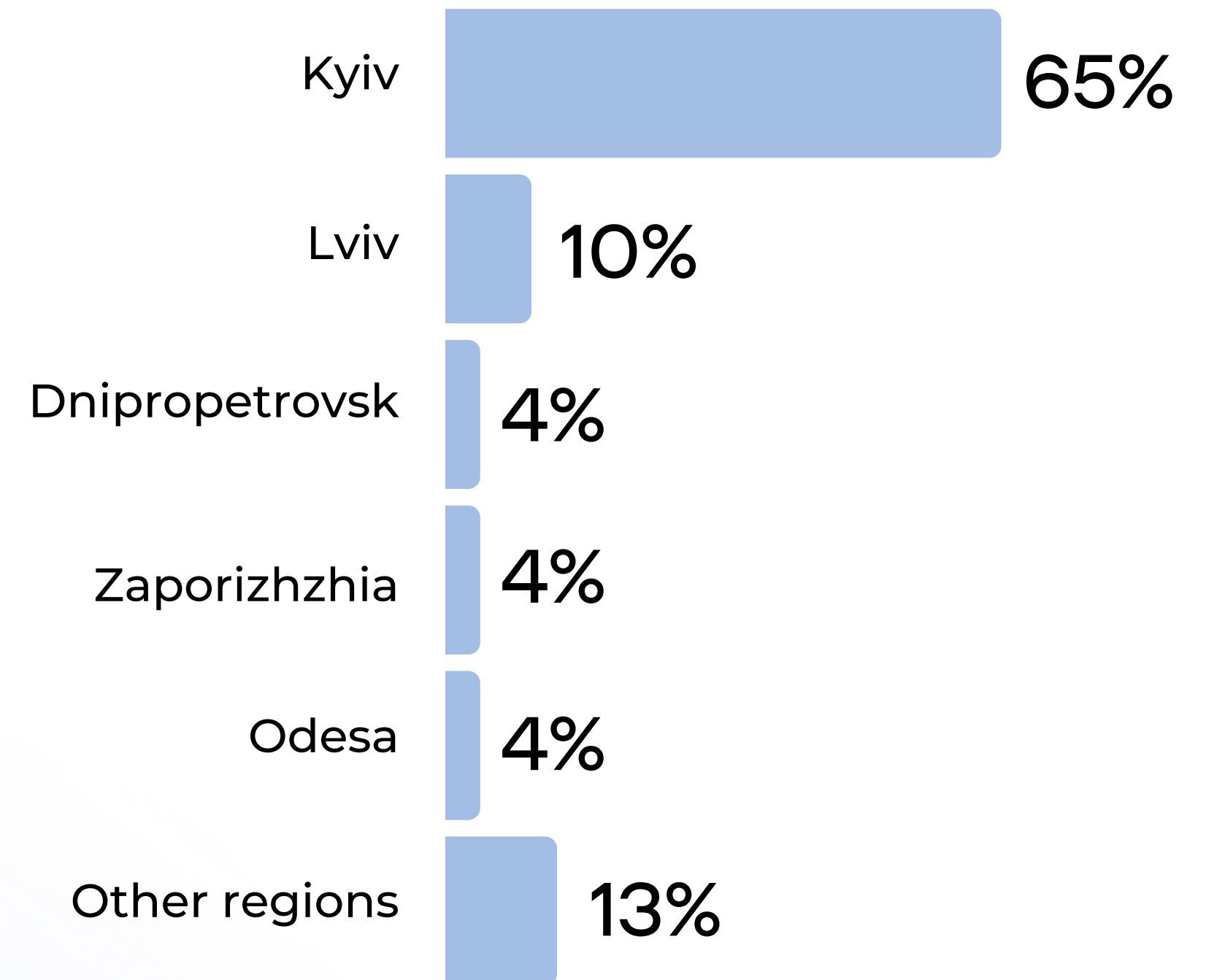




[KEY INDUSTRIES]



[KEY REGIONS]



EUROPEAN BUSINESS ASSOCIATION

GLOBAL BUSINESS FOR UKRAINE

[DETAILS]

[pr@eba.com.ua](mailto:pr@eba.com.ua)

---