

Prepared for



# Survey on BDL Circulars

## Awareness and actual benefits

### Covering

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- **Decision 150:** Fresh money
- **Circulars 552+547:** Finance payroll, opex, and due bank installments at zero percent interest
- **Circulars 556+557:** Financing imports of food products and raw materials

**InfoPro Research** has polled companies to gauge their awareness of recent decisions and circulars issued by the Central Bank (BDL), and the degree of which they were able to benefit from them.

The surveys targeted potential beneficiaries for each category. The sample size was 500 companies, weighted according to region, size, and sector.

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Fresh money (BDL circular/decision 150) allow companies to benefit from full withdrawals and normal bank services if transfer money to the banks from abroad in foreign currencies

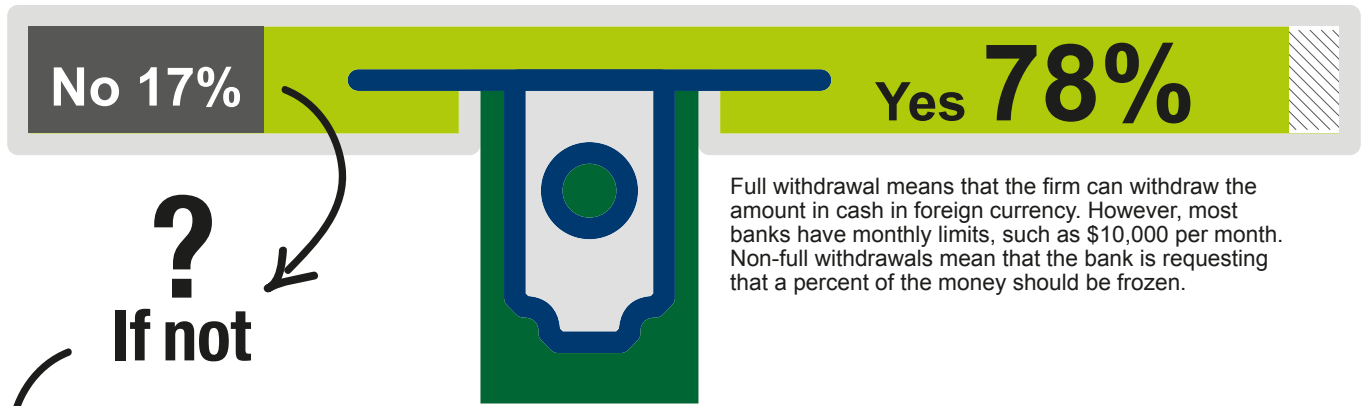
**Are you aware of the fresh money decision?**



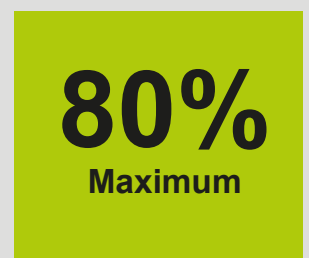
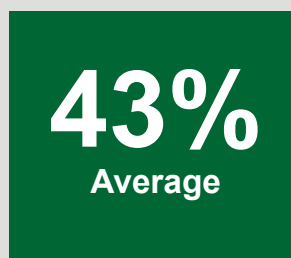
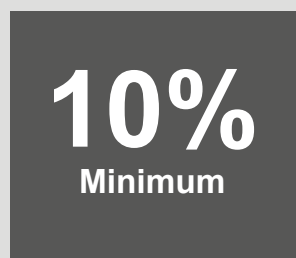
**Does your firm have a fresh money account?**



**Are you able to benefit from immediate full withdrawals in foreign currency?**



**What is the percentage that you were able to withdraw immediately in foreign currency?**

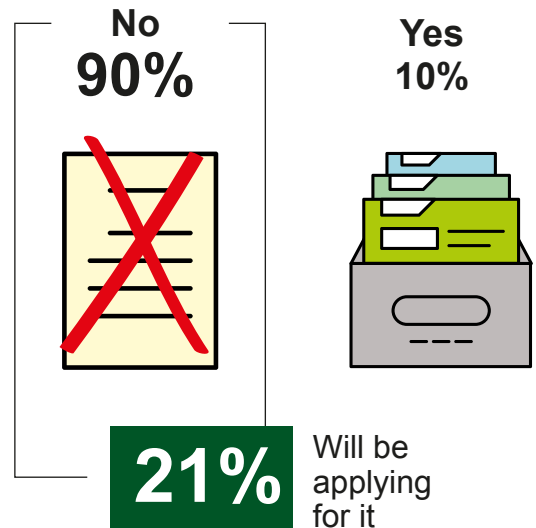


BDL circulars 552 and 547  
zero-interest loans to companies in financial difficulties

**Are you aware of BDL Circulars on zero interest loans?**



**Did you apply for a zero-interest loan?**



**Why did you apply for a zero-interest loan?**



**Did you get the loan?**

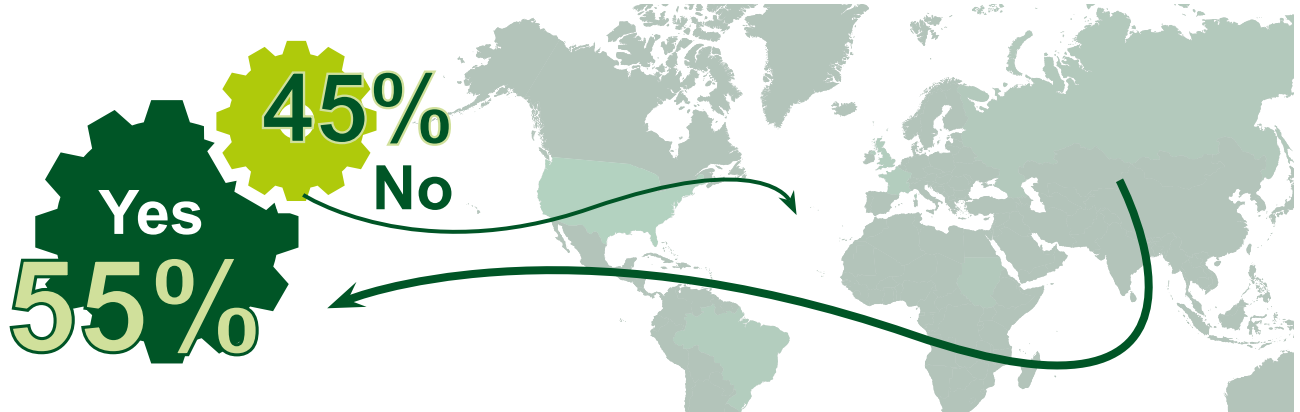
**No 92%**  
Didn't receive the money



Missing papers	Long process from the banks/ The request is still pending approval	The bank requested that the firm should have a collateral account	High monthly installments	The bank requested that the monthly installments should be based on the dollar black market exchange rate	No Answer
19%	46%	5%	5%	6%	19%

BDL circulars 556 and 557 facilitate the access to foreign currency financing for imports of basic food products and raw materials used in the industrial sector

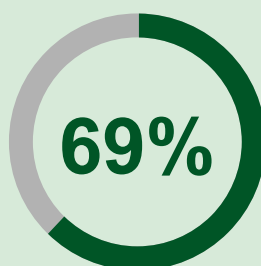
**Are you aware of BDL Circulars that facilitates imports of basic food products and raw materials?**



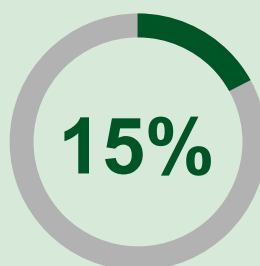
**Will your firm will be applying to benefit from BDL Circulars 556 and 557?**



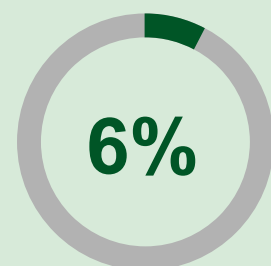
**Why not?**



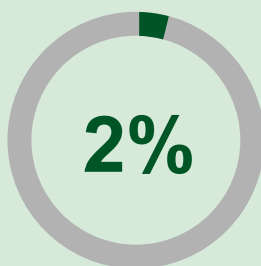
No Need



No trust in the banking system



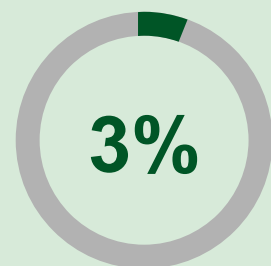
The firm's imports decreased



The firm is waiting for the dollar rate to stabilize



The decree is not clear/ the process needs more clarification



The firm is closing soon