

EXIM Thailand Shares Loan Application Tips to Empower SMEs **Expanding into Global Markets**



Dr. Rak Vorrakitpokatorn, President of Export-Import Bank of Thailand (EXIM Thailand), delivered a special lecture titled “Know First...The Secret Formula for Professional Loan Applications” at the 15th Thailand Smart Money Bangkok event at Central Plaza Ladprao on December 14, 2024. He provided practical guidance for SMEs preparing to apply for loans, emphasizing the 5C+2C assessment framework, namely Character, Capital, Capacity, Collateral, and Conditions, along with Courage to adapt to global trends and Creativity to leverage innovation and technology. He also highlighted the importance of maintaining a healthy debt-to-equity ratio for sustainable growth.

The session aimed to empower Thai SMEs seeking financing to start or expand their export businesses. As a Green Development Bank, EXIM Thailand reaffirmed its commitment to supporting entrepreneurs in high-potential markets aligned with trends such as green industries, the aging society, and the halal market. EXIM Thailand also joined the Thailand Smart Money Bangkok event from December 13–15, offering financial advisory services, knowledge sharing, funding opportunities, and special promotions for SMEs, particularly those embracing environmentally friendly business practices.

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