

Green financing mechanisms are needed for small enterprises, including support for MSMEs to help them develop sustainable business models and bankable proposals for implementing identified green options in their enterprises.

- 1) What are your own experiences with challenges and opportunities in getting access to finance for MSMEs in the tourism sector?**
- 2) What financing mechanisms can be adopted in the region to promote sustainable tourism practices**

What are your experiences with challenges and opportunities in getting access to finance for MSMEs in the tourism sector?

1. Exchange and discuss your own lessons learnt with getting access to finance for MSMEs in the tourism sector?
2. Discuss the solutions you have found to getting access to finance
3. *List and prioritise common challenges and opportunities identified*

What financing mechanisms can be adopted in the region to promote sustainable tourism practices?

1. **Based on the first round of group discussions**, discuss and identify possible financing mechanisms that can be adopted in the region to solve the problems with access to finance for MSMEs
2. List and prioritise main financing mechanisms to be adopted in the region and how to initiate these
3. *Summarise key findings to be presented in session 6 (2x3 min per question, 2 group rapporteurs)*

What are your experiences with challenges and opportunities in getting access to finance for MSMEs in the tourism sector?

- 1) *Lack of awareness of funding opportunities*
- 2) *Lack of financial literacy (both SMEs and Banks)*
- 3) *Fighting the paper tiger (too much administration and paper work)*
- 4) *High interest rates*
- 5) *Availability of local experts / consultants*
- 6) *Lack of (easy) access to funding options or models*
- 7) *Lack of collaterals / assets to guarantee for your loan*
- 8) *Lack of understanding of the cost of changing to green technology*
- 9) *Availability of home-based solutions / domesticate A2F*
- 10) *Lack of accurate data*



What financing mechanisms can be adopted in the region to promote sustainable tourism practices for MSMEs?

- 1) *Promote Energy (Water) Service Companies (ESCOs)*
- 2) *Tourism banks (better literacy of the tourism sector)*
- 3) *Cluster funding models / joint venture (collective collaterals)*
- 4) *Tourism development fund (customer surcharge)*
- 5) *Earmarked government subsidy schemes*
- 6) *Flexible matchmaking grants*
- 7) *Climate finance (green energy funds)*
- 8) *Tax incentives*
- 9) *Direct government funding / pilot programmes*
- 10) *PPP*
- 11) *Insurance / guarantee against emergent threats*
- 12) *Revenue sharing at community level*