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# NBM supports the development of the business environment by strengthening a stable, competitive, and growth-oriented financial ecosystem

The Deputy Governor of the National Bank of Moldova, Mr. Constantin Șchendra, participated today in the event "Business Smart Education - The Impact of financial education on the business environment: opportunities for sustainable businesses," organised by institutions from Romania, such as the Institute for Financial Studies (IFS), the Financial Supervisory Authority (ASF), the National Association of Insurance and Reinsurance Companies in Romania (UNSAR), Romanian National Insurance Intermediaries and Consultants' Association (UNSICAR), the Bucharest Stock Exchange (BVB), alongside institutions from the Republic of Moldova, including the National Bank of Moldova (NBM), the Moldova International Exchange (BIM), Banca Comercială Română (BCR), and the Academy of Economic Studies of Moldova (ASEM).

The conference gathered representatives from the financial-banking, academic, and business sectors, focusing on the exchange of experiences and best practices between institutions from both countries, aiming to offer practical and relevant solutions for the business environment by improving financial literacy and understanding the available financial tools. The event's agenda included topics such as the role of banks in supporting the business environment, the importance of insurance for companies, and the opportunities provided by the capital market.

"Support for small and medium-sized enterprises by banks, through lending activities, generates a significant portion of jobs and added value in the economy. Through financial products and dedicated programmes, banks contribute to the development and consolidation of this sector, turning challenges into opportunities and supporting the sustainable growth of businesses," stated the NBM Deputy Governor, Mr. Constantin Șchendra, in his opening speech.

The discussions also covered lending policies tailored to the current needs of businesses, diversified financing solutions, and the importance of collaboration between banks and entrepreneurs to stimulate sustainable growth. Participants highlighted the role of business insurance in risk management, accessing the capital market as an alternative for development, and the advantages offered by the stock exchange to the business environment, including in the process of expansion and attracting investments.

In this context, the National Bank of Moldova reaffirms its commitment to supporting entrepreneurship by strengthening a stable, competitive, and predictable financial ecosystem that promotes the sustainable development of the business environment and long-term economic growth.

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