



## Your Monthly Tabadool

### MSMEs Access to Finance

#### *An inspiring bill on digital payments*

Reaching sections of the population excluded from the formal financial system, contributing to the development of e-commerce, facilitating citizens' transactions with government agencies: a bill on the promotion of digital payments is being approved in the Philippines. [The article](#) reporting the fact suggests that the Covid-19 pandemic has created fertile ground with the minimization of contacts and the expansion of digital transactions.

The bill can be viewed [here](#).

#### *Fintech, an attractive sector: the CFTE Analysis*

More than 300,000 employees: this is what employment represents in the world's top 225 fintech unicorns, according to the Center for Finance, Technology and Entrepreneurship (CFTE) in London, which publishes this figure in its latest [report](#). On a global scale, an average of 40,000 job offers come from the sector each quarter. Over the past decade, more than \$200 billion has been invested by venture capital and private equity in fintech startups. The report also points out that fintech represents 38% of the banking sector in terms of market capitalization.

#### *"Green " targets boost SMEs finance seeking*

A study cited by the journal [Peer2Peer Finance News](#) finds that UK's SMEs are increasing their loans for sustainability purposes (purchases of electric vehicles, improvement of the ecological standards of premises, modernization of machinery, etc.). This trend, seen by SMEs as a way of tackling rising costs, could also be a catalyst towards "net zero".

### *RESTART MED! EU funding to revitalize sustainable tourism in the Mediterranean*

Promoting the attractiveness of sustainable tourism products and destinations: this is the purpose of the call for sub-grants, open until 16.10.2022, to operators in the sector - including SMEs - in beneficiary countries. Full details [here](#).

### Internationalization of SMEs

#### *To develop exports: the service offer of the French Ministry of Economy and Finance*

The webpage dedicated to [export](#) of this Ministry holds the attention by the richness of a device combining platforms, aids, services, tools, studies... If it is difficult to emphasize a particular aspect, the ["POESIE" decision support tool](#) (Export Potential and Support for the Internationalization of Companies) deserves these few lines. To simplify, the tool is based on a method for evaluating export potential by 2024 based on a set of world maps identifying country/sector pairs. Companies are then able to geographically orient their export strategy. POESIE currently covers 13 sectors of activity including chemicals, steel, paper-cardboard, food processing, automotive, aeronautics... An innovative and inspiring tool.

#### *The entrepreneurial dimension of the internationalization of Swiss SMEs*

The originality of [the study](#) carried out in 2019 by the Fribourg School of Management is linked to the fact that the internationalization of Swiss SMEs is analyzed from the point of view of the role of the entrepreneur. The analysis observes a strong correlation between successful internationalization and an "entrepreneurial orientation" combining openness to innovation, risk-taking, proactivity... Other crucial qualities of the entrepreneur: self-confidence and the conviction of being able to influence commercial opportunities ...

