

MED MSMEs Programme

SBAC Coordination and Dialogue Event

June 23 & 24, 2022 – UfM – Barcelona

Venue: UfM Secretariat - Palacio de Pedralbes, Pere Duran Farell, 1108034 Barcelona, Spain

Context

The EU-funded MED MSMEs Programme (2018-2023) is contributing at regional level to the improvement of policies and regulations for MSMEs through knowledge production and sharing, good practice dissemination, peer-to-peer learning and dialogue at national and regional level. Supported by DG NEAR, the Programme is serving the objectives of the EU New Agenda for the Mediterranean and of the Work Programme of the Union for the Mediterranean Regional Platform for Industrial Cooperation (2021 – 2024).

The dissemination of the outcomes of the 2021 Programme activities and the implementation of the 2022 activities call for an informed and intense dialogue with stakeholders, starting with the National SBA coordinators and public and private working group members, but also the EU Delegations and other regional Programmes.

Since March 2020, due to the sanitary situation, this coordination has been ensured by regular virtual meetings. Now that the sanitary situation has improved and that some countries are relaxing their sanitary measures, the time is ripe to organize a physical meeting giving the opportunity to organize hybrid session on technical subjects articulated around two pillars: MSME Access to Finance and SME Internationalization. This event will also provide the opportunity to discuss the orientations and follow-on activities.

A hybrid event is therefore organized in Barcelona over two days –on June 23 & 24, 2022 - gathering the National SBA Coordinators, representatives of the Access to Finance and Internationalisation national working groups, DG NEAR, DG GROW, the UfM and the team of experts. Other panellists and contributors will participate through the virtual platform.

The first day will be dedicated to the discussion of the Access to Finance activities; the second day being dedicated to the SME Internationalization (morning) and the presentation of the Community of Practice project.

DAY 1 – SESSIONS ON ACCESS TO FINANCE

In five years, alternative and innovative finance solutions have become a reality that is translating in faster, more accessible, and cheaper access to payment services (today) and financing (tomorrow). Beside benefits for the customers, this trend is exerting a huge transformational pressure on the traditional financial sectors' players, even more so that disruptive solutions place big data processing, artificial intelligence and cloud computing at the heart of their business model. As regards prospects, on-line banking, e-payments, block chain secured transactions are



growing at an exponential rate, creating an entrepreneurial dynamic that fosters the development of fintech companies that are developing game changing solutions.

The current dynamic is expected to positively impact the financing of underserved segments of the market and notably the MSMEs provided that policy makers and regulators accompany this transformation to generate socio-economic development outcomes out of it, while mitigating associated risks.

The EU-funded MED MSMEs Regional Programme is contributing to the improvement of access to finance for MSMEs and women entrepreneurs in the Southern Neighbourhood by supporting the exchange of practices and tools facilitating the adoption of policies, regulations and the launching of instruments in the field of alternative financing around four themes:

- ***What policies and regulations for stepping up the impact of Micro-Finance Institutions on the underserved segments of the market, and notably start-ups, women entrepreneurs and the “missing middle”?***

Some banks, when legislation allows so, are striving to serve the non-retail small businesses by downsizing their interventions. Reversely, and thanks to new risk and portfolio management tools, some micro-finance companies are eager to seize new opportunities by scaling up their interventions and capitalizing on their agility, portfolio diversification, client proximity and financial strengths. The MED MSMEs MF team is committed to analyse and share EU and South Med practices meant to increase the impact of MFIs on MSME and entrepreneurship finance. This will be the subject of the

Session 2.

- ***How can financial sector regulators accompany the digital transformation of societies by facilitating secure payments and third-party data sharing?***

The use of technology for the provision of financial services (FinTech) is playing an increasingly important role in the complex landscape of SME financing and is calling for regulatory reform. In that respect, the EU Payment Service Directive 2 (PSD2) is a worldwide benchmark that is deeply transforming the financial sector in Europe and accompanying the development of alternative finance through fintech. The MED MSMEs Programme is committed to assess the policy and regulatory readiness of South Med countries to take advantage of the digital finance and to ensure that fintech remains gender neutral. This is the subject of the

Session 3.

- ***Assessing the relevance of a regional risk mitigation mechanism to increase the developmental impact of South Med national guarantee companies***

Worldwide, the COVID crisis spotlighted the role of national guarantee companies (NGCs) as a resilience and economic development response tool, especially for MSMEs. In the coming years, national guarantee companies are expected to play a growing role as regards financial inclusiveness and the development of impact finance. The MED MSMEs Programme has elaborated and disseminated a compendium of practices showing how a multi-country counter guarantee mechanism can increase the intervention capacities of national operators and encourage them enhance financial innovation and inclusiveness.



The Programme also undertook bilateral consultations with national guarantee companies in view of identifying how a regional mechanism could address the needs of South Med NGCs.

The **Day 1 – Session 4** will be dedicated to the communication activities and impact.

DAY 2 – SESSIONS ON DIGITALIZATION AND AWP3

The second day will be dedicated to a session on SME internationalization (morning) and a session on coordination and planning for the implementation of the AWP3 activities (afternoon).

- **SME internationalization activities (Session 1 & 2)**

In order to take advantage of the joint presence of the SBACs, a half-day discussion is planned to review the following subjects:

- Activities planned in the AWP3 and implementation status
- Updating Export Strategy and Digitalisation of exporting SMEs ecosystem: country specific “pilot” projects.

Discussions should make it possible to:

- Share with peers the progress and outcomes of the SME export assignments at national level, including the pilot selected and the progress of implementation
- Discuss with the SBACs their coordination role and identify ways to improve the implementation of actions (WG, contents, national / regional approach, quality of NKEs)
- Deepen regional support actions by follow-on activities
- Confirm areas of interest under AWP3

- **AWP3 (Session 3)**

This session will be aimed at sharing and discussing with the SBACs activities that are planned under the AWP3, with a particular focus on the MED MSMEs community of practices.

- **The Community of Practice (Session 4)**

How to generate sustainability by serving the objectives of the EU and the UfM Regional Platform for Industrial Cooperation? The overall objective of the CoP under development is to create a regional coordination mechanism (in the form of a sustainable and interactive e-platform) raising awareness among policy makers, regulators, BSOs and BROs, facilitating the sharing of experiences, exchange of views and best practices on policies and tools supporting the development of MSMEs in the South Med region.

The e-platform will contribute – at technical level – to stakeholders’ enrolment and their active contributions; to the dissemination of the Programme’s and third-party’s knowledge serving the CoP members; and to peer-to-peer dialogue oriented towards actionable solutions.



Objectives of the seminar

The **main objectives** of the seminar are:

- 1) Dissemination and discussion of good practices on technical subjects
- 2) Sharing the outcomes of the ongoing assignments and discussing next steps
- 3) Engaging and aligning stakeholders on the AWP3 activities.

The event will be highly interactive and will give ample room for South Med participants to share their practice with peers beside the Programme consultants bringing good practices and moderating the discussions. In particular, the SBACs will be invited as panellist to introduce latest evolutions of the policies and strategic frameworks related to MSME finance and SME export and how it impacted the subject discussed in session (owing to the limited time available, two SBACs will intervene by session).

Participants

The seminar will gather physically 30 – 35 participants including: DG NEAR, DG GROW, UFM, SBACs and representatives of the access to finance and internationalisation working groups in the Partner Countries (decision makers, regulators, private sector reps). On top, the remote participation of the following stakeholders is expected:

- Policy makers and regulators
- Relevant participants to the Access to Finance and Internationalization working groups
- Representatives of the private sector
- EUDs and EDFI representatives.

Organisation of the seminar

The workshop will be organized in the form of a hybrid event over two days dedicated to dialogue with the SBACs on current and upcoming initiatives and the exchange of practices.

The physical event will be organized in Barcelona at the Union for the Mediterranean. The working language will be English, with interpretation services in French and English. The links to access the conference remotely are:

For June 23rd, 2022

<https://us06web.zoom.us/j/86581564052?pwd=N2FGdFNZakpzZVBQRUg0eVIQVXdBQT09>

Passcode: 424625

For June 24th, 2022

<https://us06web.zoom.us/j/85721181956?pwd=aEdreEcwZS92dHV3NzJaWkxPdVJ1UT09>

Passcode: 398725



AGENDA OF THE CONFERENCE (1/2)

June 23, 2022 – ACCESS TO FINANCE

Session Time	Topics	Speakers / Panelists
09H00- 09H30	Registration of participants	-
09H30- 09H45	Opening statements	DG NEAR – Ingrid SCHWAIGER – Deputy Head of Regional Programmes Christophe MALHERBE - KE1
09H45 -11H00	MFI Impact Upscaling: outcomes Partner countries' contributions to the pool of practices - MSMEDA (EG) - SBAC (IS) - Mme Ibtissam EL ANZAOUI de Bank Al Maghrib	Mazen KHALIFE – KE2 / Federico BILDER – NKE Moderated by Mazen KHALIFE – KE2
11H00 -11H15	Priorities for support at national level and AWP3 activities Questions / Answers	Presentation by Federico BILDER – NKE / Mazen KHALIFE Moderation by Mazen KHALIFE – KE2
11H15 -11H30	Coffee Break	
11H30 -12H30	PSD2: How can it inspire South Med policies and regulations? Operationalizing the PSD2 Partner countries' contributions to the pool of practices	Karim AHRES – NKE Jose-Manuel AGUIRRE, AIS Moderated by Mazen KHALIFE - PMA (PAL) - CBE (EGY) - JEDCO (JOR) - APII (TUN)
12H30 -13H00	Discussion on follow-on support activities at national level (AWP3) Exchanges at regional level	Mazen KHALIFE – KE2 Moderation by Jose-Manuel AGUIRE, AIS
13H00 -14H00	Lunch	
14H00 -14H45	Reminder of the outcomes of the webinar with the EMGN Partner countries' contributions	Luisa NENCI, NKE Moderation Daniel TORRENTS, AIS Christophe MALHERBE - KE1
14H45 -15H15	Activities and results under Communication and social media	Presentation by Joumana RIZK – KE4
15H15-15H30	Offsetting credit emission: a new opportunity offered by the EU	Sameh FREJ – Green Project Coordinator
15H30 – 16H00	Q&A – Concluding remarks	

Remote Access

<https://us06web.zoom.us/j/86581564052?pwd=N2FGdFNZakpzZVBQRUg0eVIQVXdBQT09>

Passcode: 424625



AGENDA OF THE CONFERENCE (2/2.)

June 24, 2022 – SME INTERNATIONALIZATION

Time	Topic	Speakers / Panelists
09H00- 09H30	Registration of participants	-
09H30 -09H40	Opening statements	DG NEAR – Liisa TANTTARI, Programme Manager Christophe MALHERBE - KE1
09H40 - 10H15	Pilot project support at national level: digitalization & international trade procedures simplification	Paolo CASTRATARO - KE3 Foued MANAA - NKE Trevor O'REGAN – NKE
10H15 – 10H30	International Trade Center: support programmes	Saoussen BEN ROMDHANE, MENA Business Development Manager
10H30 – 11H30	Testimonials on the implementation of the pilot projects	IMC (EGY) JEDCO (JOR) ADD (MOR) MoNE (PAL) MCDE (TUN)
11H30 -11H55	Coffee Break	
11H45 -12H00	Presentation of follow-on activities at national level (AWP3)	Paolo CASTRATARO - KE3
12H00 -12H30	Discussion on pilot project support at regional level	Moderated by Paolo CASTRATARO - KE3
12H30 -12H45	Concluding remarks	Christophe MALHERBE – KE1
12H45 -14H15	Lunch	

June 24,2022 – The Community of Practice

Time	Topic	Speakers / Panelists
14H15-14H30	The Community of Practice: in action SME Community of Practice: Good Practice	Christophe MALHERBE - KE1 Eman OMRAN, Canada Embassy, SME Programme Team Leader / Co-chair of MSME Support Donor subgroup / Chair of the SEG Synergy Group
14H30-14H45	Pillar 1: Knowledge	Ali BERRADA- – NKE
14H45-15H00	Pillar 2: Dialogue	Douja GHARBI – NKE
15H00-15H15	The web platform	Foued MANAA – NKE
15h15-15h45	CoP name, communication strategy and contribution of the CoP members	Joumana RIZK – KE4
15H45-16H00	Concluding remarks	Christophe MALHERBE - KE1

Remote Access

<https://us06web.zoom.us/j/85721181956?pwd=aEdreEcwZS92dHV3NzJaWkxPdVJ1UT09>

Passcode: 398725

