

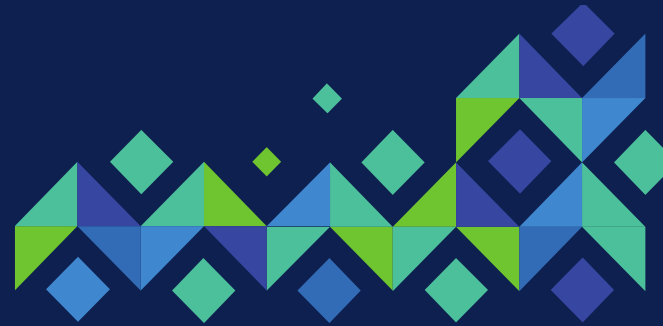
◆ Support to an Enabling Business Environment for MSMEs Development & Financial Inclusion



Capitalisation and closing event

To start with...

C. MALHERBE, TL – P. CASTRATARO, KE3
September 14, 2023



Googling “SMEs in Med”...

Performance summary June 2020 – September 2023 (Social media channels)

- Impressions (The number of times our content was displayed to users) : **+ 6 Millions**
- Engagements: (The number of times users engaged with our content): **+ 237 Thousands**
- Post Link Clicks: (The number of times users clicked on links from our posts): **+39 Thousands**

nexion

mahati

mmerciali...

a new dy...

rtivities





MED MSMEs

Policies for inclusive growth

THIS PROGRAMME IS FUNDED BY THE EUROPEAN UNION



Union for the Mediterranean
Union pour la Méditerranée
الاتحاد من أجل المتوسط

RPIC Work Programme
(2018-2021 Chapter 1 -
2021 – 2024 Chapter 2)

Stronger expertise and
role of the UfM Working
Group on industrial
cooperation in
supporting /
coordinating MSMEs
policies and reforms (...)

Increased capacity of
MED **SBA coordinators**
and **stakeholder's**
network to advocate for
MSMEs development
and linkages in the
region

Exchange platform
capitalizing on good
practices in A2F and SME
internationalisation
developed in Europe or
in the Southern
Neighbourhood

SBA



PRINCIPLES

Vision

Better Pol&Reg for MSMEs - Operational platform

Ambition

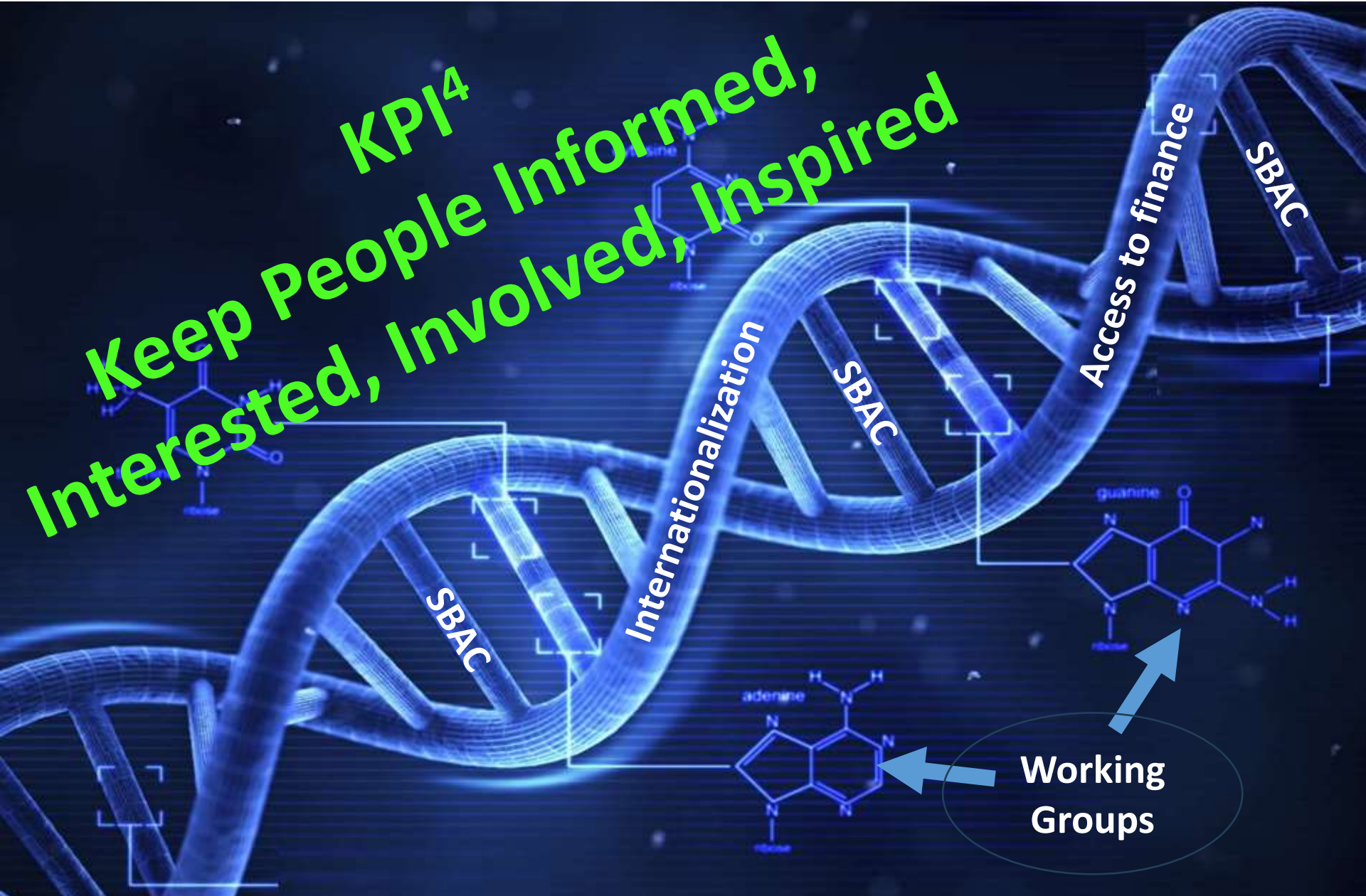
Inspirational catalyst – Multiplier effect - Impact

Approach

B selective – Inclusive – P2P – Adding value expertise

THE PROGRAMME DNA

KPI4
**Keep People Informed,
Interested, Involved, Inspired**



**Working
Groups**

STRATEGIC FRAMEWORK



INNOVATION-FOCUSED APPROACH





MED MSMEs

Policies for inclusive growth

THIS PROGRAMME IS FUNDED BY THE EUROPEAN UNION



ARTICULATING THE R/N LEVELS





MED MSMEs

Policies for inclusive growth

THIS PROGRAMME IS FUNDED BY THE EUROPEAN UNION

CROSS-SECTORAL PEER-CENTERED CoP





LET'S TALK ABOUT INTERNATIONALIZATION



SME Internationalisation implementation

Topics

- SME export
- SME digitalisation & export
- Simplification & digitalisation of Intl. trade procedures

Stakeholders

- Officials from MTIs
- SME development Agencies
- Customs, chambers of commerce, export development organisations
- Business and women's associations

Knowledge

- GP in SME export policies & tools
- Good practices “COVID-19 response”
- SME export profiles
- SME export & digital° policy briefs
- Pilot projects

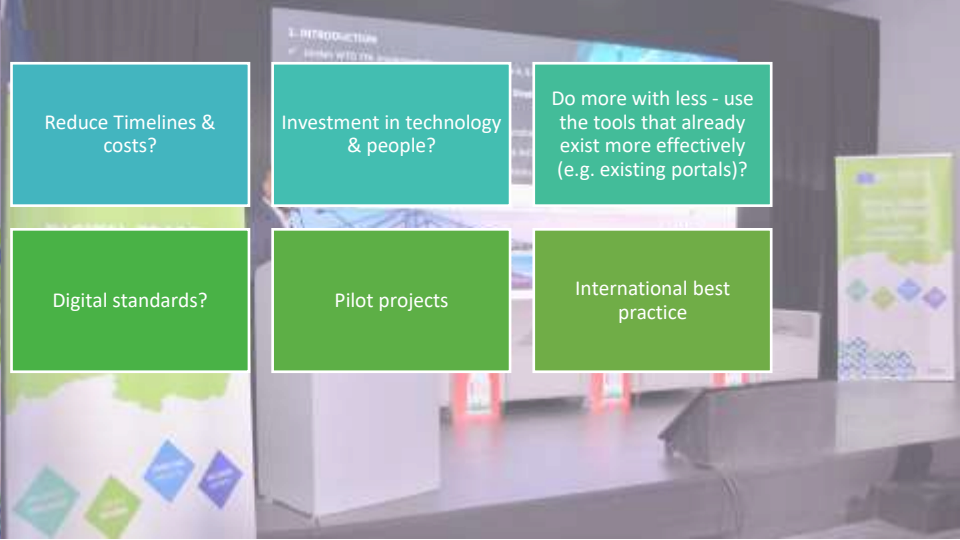
Dialogue

8 regional events > 650 participants

- i) **SME export** , ii) **SMEs digitalisation & export**, iii) **cross border e-commerce & digital market place** iv) **digital platform** for exporting SMEs, v) **Digital Single Windows**



Streamlining & digitalizing international trade procedures : Marrakech - September 22



Capacity building (Institutional development)?

Strengthen Coordination (policies & reform)?

Simplify (and eliminate) Procedures?

Reduce Timelines & costs?

Investment in technology & people?

Do more with less - use the tools that already exist more effectively (e.g. existing portals)?

Gaps and overlaps in regulations?

Strategic partnering (twinning)?

Continuous improvement process?

Digital standards?

Pilot projects

International best practice

Cross-border e-commerce

Digital services for exporting SMEs

“How to foster SMEs' Internationalization? Leveraging exports through e-commerce”

Webinar - May 4, 2023





Access to Finance: implementation

Topics

- Innovative financing (mapping)
- PSD2 and banking 4.0
- Regulatory Sandbox
- Reg. counterguarantee scheme
- Fintech in gender lens

Stakeholders

- Central banks
- Non-bank regulators and CMAs
- Associations of banks / non-banks
- Business, IT and fintech associations
- Accelerators and incubators

Knowledge

- GP in alternative finance
- Good practices “COVID-19 response”
- National mapping of AF instruments
- 7 guidelines published
- 4 trainings: 3 on NBFIs and one ToT on fintech and gender

Dialogue

- 6 regional events > 320 participants
- 18 working groups dedicated to A2F
- 58 practices shared, out of which 30 brought in by South Med peers
- Mobilization of the Union of Arab Banks, EMGN, FISMA



LET'S TALK ABOUT ACCESS TO FINANCE



MED MSMEs

Policies for inclusive growth

THIS PROGRAMME IS FUNDED BY THE EUROPEAN UNION



المؤسسات المالية غير المصرفية (NBFIs):

تعزيز الأثر

تدريب محلي

1 مارس - 16 مارس - 21 مارس 2023

بدر الشاذلي

COMPLIMENTARY TRAINING
Fintech In Gender Lens

CALL FOR PARTICIPATION

REGISTER HERE



Fintech
In Gender Lens

TABADOOL DIALOGUE

The "FinTech in gender lens": a South Med action plan

Zoom Webinar, 5 June 2023 – Key Takeaways



A REGIONAL ACTION PLAN TO EMPOWER WOMEN IN FINTECH

Enabling Business Environment
Development & Financial Inclusion

SME COUNTER-GUARANTEE FACILITY
AN INDICATIVE TERM SHEET
FOR DISCUSSION

Project number:
EuropeAid/139517/DH/SER/Multi

October 2022

MED MSMEs
Policies for inclusive growth
THIS PROGRAMME IS FUNDED BY THE EUROPEAN UNION

Support to an Enabling Business Environment for
MSMEs Development & Financial Inclusion

Guide for Launching Regulatory
Sandboxes for Innovative Finance

Financial Inclusion Policies & Innovative MSME Financing
in the South Med - Hybrid Regional Dialogue Event

December 1 and 2, 2022 – Brussels – Takeaways

Implementation of PSD2 and Open Banking:
opportunities and challenges



José Manuel Aguirre, Director of AS Group



REGIONAL DIALOGUE CONTEXT

The two-day event held in Brussels gathered 72 participants of which 39 attended online, including representatives of the EU, ministries, regulators, financial institutions, alternative