



Euro-Med Industrial Co-operation
Implementation of the Euro-Mediterranean Charter for
Enterprise/Small Business Act for Europe

SME Policy Index 2013

COORDINATION MEETING

At Union for the Mediterranean

Palacio de Pedralbes

Pere Duran Farell, 11, 08034

Barcelona, 13-14 November 2013

AGENDA

Euro-MED industrial co-operation:
Implementation of the Euro-Mediterranean charter for enterprise/Small Business Act for Europe
SME policy index 2013

Coordination Meeting

Barcelona, 13-14 November 2013

Objectives of the meeting

The main objectives of the meeting of National Coordinators and Partner Organisations (the EC, ETF, OECD and EIB) are:

1. To agree on the final scores of the assessment of the implementation of the Euro-Mediterranean Charter for Enterprise/Small Business Act for Europe;
2. To provide feedback, comments and additional information on the draft report, particularly the thematic dimensions;
3. To hold bilateral discussions between Partner Organisations and country coordinators on individual country chapters and scores;
4. To discuss the drafting of a strategic paper on Euro-Mediterranean industrial co-operation and the preparation of the 9th ministerial meeting on Euro-Mediterranean industrial cooperation to be held on 19 February 2014 in Brussels.
5. Discuss issues on financial literacy, in particular the main aspects influencing access to finance for SMEs and entrepreneurs.

13 November 2013

Progress in the Assessment of the Euro-Med Charter/SBA for Europe

9.00 – 9.30	Welcome and introductory remarks <ul style="list-style-type: none">– Claudio Cortese, Senior Deputy Secretary General, Union for the Mediterranean– Christos Kyriatzis and Marie Corman, European Commission
9.30 – 10.30	Education and training for entrepreneurship, and reinforcement of competencies within SMEs (dimensions 1 and 8.1) <ul style="list-style-type: none">– Mariavittoria Garlappi, European Training Foundation
10.30–11.00	<i>Coffee break</i>
11.00–12.30	Bankruptcy, second chance and access to finance (dimensions 2 and 6) <ul style="list-style-type: none">– Antonio Fanelli, Jorge Gálvez Méndez and Rayann Koudaih OECD
12.30–14.00	<i>Lunch break</i>
14.00 – 15.30	Regulatory environment and business support services (dimensions 3, 4 and 5) <ul style="list-style-type: none">– Antonio Fanelli, Jorge Gálvez Méndez and Rayann Koudaih OECD
15.30 – 16.00	<i>Coffee break</i>
16.00 – 17.30	Access to markets, innovation policy and green growth (dimensions 7, 8.2, 9 and 10) <ul style="list-style-type: none">– Antonio Fanelli, Jorge Gálvez Méndez and Rayann Koudaih, OECD

Bilateral meetings 13 November

Country	Proposed Time
Algeria	8.30 – 9.00
Egypt	10.30 – 11.00
Israel	15.30 – 16.00
Jordan	17:30 – 18:00

14 November 2013

9.00 – 9.20 **The Union for the Mediterranean's efforts to support SMEs and job creation for young people in MED economies**

– Sherif Younis, Union for the Mediterranean

Special sessions: An all-encompassing strategy for Euro-Mediterranean enterprise development

During their last meeting in Brussels in June 2013, participants of the Working Party on Euro-Mediterranean Industrial Co-operation underlined the importance of discussing their future mission and objectives. The Palestinian Investment Promotion Agency (PIPA) agreed to coordinate the production of a draft paper outlining an all-encompassing strategy for Euro-Mediterranean industrial co-operation based on the achievements to date and developing a vision for future industrial cooperation. The Association of Mediterranean Chambers of Commerce and Industry (ASCAME) agreed to coordinate the inputs from the business sector into the document, which will be circulated to all members of the Working Party for their comments and contributions. The paper can also guide the drafting of the conclusions of the 9th Euro-MED Ministerial Meeting on Industrial Cooperation planned for 19 February in Brussels.

Chaired by Christos Kyriatzis and Marie Corman, European Commission

9.20 – 10.00

– Fearghus Roche, ASCAME General Secretariat

10.00 – 11.00

– Open discussion

11.00 – 11.30

Coffee break

11.30 – 12.00

– Open discussion (cont.)

12.00 – 13.00

– Conclusions and potential input for the 9th Euro-MED Ministerial Meeting on Industrial Cooperation

13.00–14.00

Lunch break

Special session: Financial literacy for SMEs and entrepreneurs and access to finance

Financial literacy, understood as the ability of consumers/SMEs to understand financial products and systems, can have a direct effect on access to SME finance, and therefore on economic activity. From the demand side, it is important for SME managers to be aware of financial products at their disposal as well as the terms and risks in those products. From the supply side, it is important for providers of finance to understand how to assess SME business models and the rewards/risks involved.

This special session will address the role of financial literacy in easing access to finance for SME, especially bank credit, from a demand and supply side.

The session is organised and led by the experts from the Federation of Mediterranean Accountants (FCM), an association of 22 professional institutes of accountants from 18 Mediterranean countries (Albania, Bulgaria, Cyprus, Egypt, France, Greece, Israel, Italy, Kosovo, Malta, Morocco, Palestinian Authority, Portugal, Romania, Serbia, Spain, Tunisia, Turkey) including ACCA, as a global body. The Federation of Mediterranean Accountants/Federation des Experts Comptables Méditerranéens (FCM) is a non-profit association established in 1999 to represent the accountancy profession in the Mediterranean area and represents more than 320.000 professional accountants and auditors. FCM is a recognised Acknowledged

Grouping of IFAC.

14.00 – 14.30	<p>1. Development of key skills through financial literacy</p> <p>The presentation will focus on the key skills to access credit for SMEs and that can be developed through financial literacy. These include: Sources of finance for SMEs: finding information and understanding the implications - Dealing with the credit selection process: the importance of reliable financial information - Keeping the capital structure under control: key skills to monitor the company’s financial situation.</p> <p>– <i>Speaker:</i> Manos SCHIZAS - Senior economic analyst at ACCA, member of the SME Policy team and Member of the UK government’s Expert Group on Access to Finance ACCA - Association of Chartered Certified Accountants.</p>
14.30 – 15.00	<p>2. Understanding SME business models and needs</p> <p>The presentation will focus on the problems and needs of MSMEs in MED economies in terms of Financial Literacy for access to finance.</p> <p>– <i>Speaker:</i> Hana URAIDI - Director of the Cross Cutting Directorate, Jordan Enterprise Development Corporation.</p>
15.00 – 15.30	<p>3. Bridging the gap between SMEs and banks: The role of professional accountants/SMPs</p> <p>The presentation will focus on the role of small and medium practices (SMP) and other financial advisory consultants.</p> <p>– <i>Speaker:</i> Samir AGOUMI - FCM President, advisor to the Minister for Commerce and Industry of Morocco, President of the International Affairs Committee at the National Council of the Ordre des Experts Comptables du Maroc.</p>

END OF THE MEETING

Bilateral meetings 14 November

Country	Proposed Time
Lebanon	8:30– 9.00
Morocco	11:00 – 11:30
PA	15.30 – 16.00
Tunisia	16.00 – 16.30
Libya	16.30 – 17.00

Participants

National Co-ordinators

Algeria
<p>Mr. Abdellah TELAILIA Directeur d'Etudes à la Direction Générale de la Promotion de l'Investissement Ministère du Développement Industriel et de la Promotion de l'Investissement</p> <p>Mr. Rabah Mammeria Expert en développement des PME Ministère du Développement Industriel et de la Promotion de l'Investissement</p>
Egypt
<p>Mr. Mahoud El Garf Chairman of Industrial Development Authority Ministry of Industry and Trade</p> <p>Mr. Amr Taha Deputy Director of Industrial Modernization Center and SME focal point for Egypt</p> <p>Mr. Yahya Elwathik Bellah Consejero económico y Comercial de la Embajada de Egipto</p>
Israel
<p>Mr. Nir BEN-AHARON Research & Policy Department, Small and Medium Businesses Agency Ministry of Economy</p>
Jordan
<p>Ms. Hana URAIDI Director of the Cross Cutting Directorate Jordan Enterprise Development Corporation</p>
Lebanon
<p>Mr. Maher KHATIB Engineer in Technical Rehabilitation department Ministry of Industry</p> <p>Ms. Zeina El Khoury Head of Enterprise Team Ministry of Economy and Trade</p>
Libya
<p>Mr. Abulghasem Mrabet Strategic Partner Manager Libya Enterprise</p>
Morocco
<p>Mr. Ali Berrada-Gouzi Administrateur de Premier Grade Agence Nationale pour la Promotion de la Petite et Moyenne Entreprise,</p>
PA
<p>Ms. Manal IBRAHIM Director General for Industry and Natural Resources Ministry of National Economy</p>
Tunisia

M. Nouredine Taktak

Directeur général

Agence de promotion de l'industrie et de l'innovation

Association of Chartered Certified Accountants (ACCA)

Mr. Manos SCHIZAS

Senior economic analyst at ACCA

Member of the SME Policy team and Member of the UK government's Expert Group on Access to Finance

Association of Mediterranean Chambers of Commerce and Industry (ASCAME)

Mr. Fearghus Roche

Projects Officer

European Commission

Ms. Marie Corman

Enterprise and Industry DG - International Affairs, Coordination of Euro-Mediterranean Industrial Cooperation

Mr. Christos Kyriatzis

Enterprise and Industry DG - International Affairs, Coordination of Euro-Mediterranean Industrial Cooperation

European Investment Bank

Ms. Joyce Liyan

Head of Unit - Neighbourhood Business Development Directorate for operations outside the EU

European Training Foundation

Ms. Mariavittoria Garlappi

Specialist in VET Policies and Systems - Country Manager

Federation of Mediterranean Accountants (FCM)

Mr. Samir AGOUMI

President of the Federation of Mediterranean Accountants (FCM)

Advisor to the Minister for Commerce and Industry of Morocco

President of the International Affairs Committee at the National Council of the Ordre des Experts Comptables du Maroc

OECD

Mr. Antonio Fanelli

Deputy Head of the Private Sector Development Division

Global Relations Secretariat

Mr. Jorge Gálvez Méndez

Economist/Policy Analyst

MENA-OECD Investment Programme

Global Relations Secretariat

Mr. Rayann Koudaih

Consultant

MENA-OECD Investment Programme

Global Relations Secretariat

Union for the Mediterranean

Mr. Claudio Cortese

Senior Deputy Secretary General

Mr. Sherif Younis

Financial & Trade Advisor

Business Development & Project Funding Coordination