



World Bank

**Joint Africa Institute (JAI)  
Institut Multilatéral d'Afrique (IMA)**

*A partnership of the African Development Bank, the International Monetary Fund, and the World Bank*

**SEMINAR ON FINANCE AND BUSINESS DEVELOPMENT SERVICES FOR  
ENTREPRENEURSHIP DEVELOPMENT:**

**- HOW TO EFFECTIVELY ASSIST SME CREATION AND GROWTH -**

**(A Seminar offered by the Joint Africa Institute and the African Development  
Bank)**

**TUNIS, TUNISIA: 11 - 14 DECEMBER 2006**

**Day 1: Monday 11 December 2006**

**Session 1: Opening and Introduction**

09.00 – 09.40 Official opening of the seminar

- ***Welcome and introductory remarks***, K. Millet, Director, Joint Africa Institute, Tunisia
- ***Opening remarks***, M. Gantsho, Vice President ONVP, African Development Bank

09.40 – 10.40 Introduction and key concepts

- ***Seminar objectives and expected results***, M. Bourenane, Private Sector Department, African Development Bank
- ***Overall framework of the seminar and key concepts***, T. Rahmani, ACIM, France
- ***Discussion***

10.40 – 11.00 Tea break

## Session 2: Business environment for enterprise creation and development

11.00 – 11.20 Introduction for the session

- ***The business environment for SMEs: key aspects to focus on***, J. Spatz, GTZ, Germany

11.20 – 13.45 Country experiences

- ***The importance of the legal and regulatory framework for SMEs and its effectiveness in enterprise creation and development***, O.M. Owana, Ministère des PME, de l'Economie Sociale et de l'Artisanat, Cameroon
- ***The role of the government (a Ministry in charge of SMEs) in enterprise creation and development***, A.S. Toure, Ministère de la Promotion des Investissements et des Petites et Moyennes Entreprises, Mali
- ***The role of a SME Ministry for enterprise creation and growth vis-a-vis national SME agencies, the Algerian case***, M. A. Brahiti, Ministère de la Petite et Moyenne Entreprise et de l'Artisanat, Algeria
- ***The role of a national SME agency in supporting enterprise creation and development, the case of Morocco***, M. Bahammi, Agence Nationale pour la promotion des PME, Morocco
- ***The role of a national SME agency for enterprise creation and growth, the Benin case***, B. Avagbo, Agence pour la Promotion et l'Appui aux Petites et Moyennes Entreprises (PAPME), Benin
- ***An integrated policy framework approach for SMEs, the case study of Tanzania***, D.S. Massawe, Ministry of Industry, Trade and Marketing, Tanzania
- ***Policies for youth enterprise creation and development***, A. Mebarek, Agence Nationale de Soutien à l'Emploi des Jeunes, Algeria
  
- ***Discussion***

13.45 – 14.45 Lunch break

14.45 – 16.45 ***Group work along the main issues emerging from the presentations listed above***, within three themes

- Identification of needs and constraints on the target groups
- Key legal, regulatory and administrative measures and approaches required
- Institutional infrastructure to be put in place (institutions, instruments, incentives...)

Participants will work in one of two groups:

### ***Group 1: Enterprise creation***

- Introduction to the group work on ***Meeting the specific needs for business creation***, by S.O. Mayouf, L'Agence Nationale de Promotion de l'Emploi des Jeunes, Mauretania

**Group 2: Enterprise growth**

- Introduction to the group work on *Meeting the specific needs for enterprise development*, by I. Diouf, Ministère des Petites et Moyennes Entreprises, de l'Entreprenariat Féminin et de la Micro-finance, Senegal

(Tea and coffee during group work)

16.45 – 17.45 Group work presentations, followed by general discussion

17.45 – 18.00 Summary and conclusions

18.30 Cocktail offered by the JAI

## Day 2: Tuesday 12 December 2006

### Session 3: Financial Instruments

09.00 – 09.15 Introduction: ***Common and specific financial needs for enterprise creation and enterprise development***, by P. San Marco, Association Finance Méditerranée, France

09.15 – 10.15 Part 1: Experiences with SME Lending for SME creation and growth

- ***SME lending in Tunisia, the case of a dedicated bank for SMEs***, S. Siala, Banque de Financement des PME (BFPME), Tunisia
- ***SME lending in Kenya, from microfinance institution to SME bank***, M.B. Mwendwa, K-REP Bank, Kenya
- ***Discussion***

10.15 – 10.30 Tea Break

10.30 – 13.30 Part 2: Innovative financing for SME creation and growth

- ***Financial instruments to support local financial institutions, the ADB perspective***, M. Bourenane, African Development Bank, Tunisia
- ***Guarantee instruments to enhance SME creation and growth, the French experience***, J.L. Leloir, Sofaris, France
- ***Challenges and opportunities in reaching SMEs through leasing, the Egypt experience***, M.Y. Amiri, IncoLease, Egypt
- ***Designing effective leasing approaches for growing SMEs, IFC experience***, T. Jacobs, IFC, Egypt
- ***Effectiveness of private equity and venture capital to promote growing SMEs in Africa***, B. James, African Venture Capital Association, Cameroon
- ***Challenges and opportunities to enhancing access to finance for SMEs through factoring***, A. Ayadi, Banque Marocaine du Commerce et de l'Industrie (BMCI), Morocco
- ***Private equity management to enable the growth of SMEs***, K.B. Jilani, Tuninvest Finance Group (TFG), Tunisia
- ***Discussion***

13.30 – 14.30 Lunch

- 14.30 – 16.30 **Group work along the main issues emerging from the presentations listed above,**  
within three themes
- Identification of needs of the target group
  - Suitable financial instruments
  - Infrastructure to be put in place

Participants will work in one of two groups:

**Group 1: Enterprise creation**

- Introduction to the group work on *Financial systems to promote SME start-ups*, by M. Roth, Financial Systems Section, GTZ, Germany

**Group 2: Enterprise growth**

- Introduction to the group work on *Investment and financing for enterprise development*, by E. Hinzen, Centre de Développement de l'Entreprise, Belgium

16.30 – 16.45 Tea break

16.45 – 17.30 Group work presentations, followed by discussion

17.30 – 17.45 Summary and conclusions

## Day 3: Wednesday 13 December 2006

### Session 4: Business Support and Development Services

09.00 – 09.15 Introduction: ***BDS framework and the needs of start-ups and existing SMEs***, R. Zegers, African Development Bank, Tunisia

09.15 – 11.00 Part 1: The role of business associations

- ***Approaches and challenges for a membership based organization to offer effective support to SMEs, the case of Kenya***, E.K. Kaaria, Kenya Institute of Management, Kenya
- ***The role of a federation to support SME creation and growth, the case of the Rwandan Private Sector Federation***, J.B. Kalisa, RPSF, Rwanda,
- ***The role of a SME Federation for enterprise creation and growth, the Moroccan case***, H. Kassal, Confédération Générale des Entreprises du Maroc (CGEM), Morocco
- ***SME creation and growth: the employers' role to respond, the case of Senegal***, M. El H.M. Sarr, 'Conseil National du Patronat du Sénégal' (CNP), Senegal
- ***BDS and investment promotion to create and grow SMEs, the Algerian case***, M. A.H. Chikhi, Fédération Nationale de Soutien à l'Investissement des Jeunes, Algeria
- ***Discussion***

11.00 – 11.15 Tea Break

11.15 – 13.15 Part 2: The BDS Role of Public Agencies

- ***BDS and the involvement of a university, the Tanzania case***, C. Goodluck, University of Dar es Salaam Entrepreneurship Centre (UDEC), Tanzania
- ***Business support through PPP in South Africa***, S. Vilakazi, SEDA, South Africa
- ***Entrepreneurship development through public sector support, the Tunisian case***, M. Daldoul, Institut Supérieur de Gestion de Tunis, Tunisia
- ***Effectiveness of 'breeding grounds - pepinieres' for enterprise creation, the Tunisian case***, H. Lachtar, Agence de Promotion de l'Industrie, Tunisia
- ***The BDS support program to SMEs of Burkina Faso***, O.E. Yéyé, Programme d'Appui aux PME (PAPME), Burkina Faso
- ***Discussion***

13.15 – 14.15 Lunch

14.15 – 16.15 The BDS Role of Private Sector Providers

- ***A PPP approach to incubation, the French experience***, J.P. Martin, Union des Couveuses, France
- ***Clusters as an integrated approach to developing SMEs***, I. Sagrario, The Cluster Competitiveness Group S.A., Spain
- ***SME needs, support services, and cost recovery, Egypt experience***, H.M. Zaki, Business Enterprise Support Tools ‘BEST’, Egypt
- ***BDS and access to finance for enterprise creation and growth, the Enablis experience***, M. Feinstein, Enablis, South Africa
- ***The EUG model for sustained SME services delivery, the Uganda experience***, C.O. Ocici, Enterprise Uganda, Uganda
- ***Combining BDS and investment for enterprise creation and growth, the Mozambique experience***, A.A. Muholove, Sociedade de Gestão e Financiamento para a Promoção da Pequena e Media Empresas - GAPI (Investment and Entrepreneurship Institute to Promote Small and Medium Enterprises), Mozambique
- ***Discussion***

16.15 – 17.30 ***Group work along the main issues emerging from the presentations listed above, within three themes***

- Identification of needs of the target group
- Suitable instruments
- Infrastructure to be put in place

Participants will work in one of two groups:

***Group 1: Enterprise creation***

- Introduction to the group work on ***Effective BDS for business start-ups***, by C. Apotheloz, Espace Liberté, France

***Group 2: Enterprise growth***

- Introduction to the group work on ***Effective BDS for growing enterprises***, by R. Zegers, African Development Bank, Tunisia

17.30 – 18.15 Group work presentations, followed by discussion

18.15 – 18.30 Summary and conclusions

## Day 4: Thursday 14 December 2006

### Session 5: Summary of Seminar Proceedings

09.00 – 09.15 Introduction of panelists and participants

09.15 – 09.45 Summary, conclusions and recommendations of the seminar

09.45 – 10.00 Discussion

10.00 – 10.15 Tea break

### Session 6: Panel on Prerequisites and Conditions for Business Creation and Business development

10.15 – 12.30 International experiences with integrated approaches toward enabling environment, finance, and BDS for effective SME creation and growth

Chaired by T. Turner, Ag. Director, Private Sector Department, African Development Bank

*- During this session, panelists provide feedback from their international perspective on the seminar proceedings, conclusions and recommendations as presented during the morning session -*

- ***Associative network for financing SME start-up and continuation of SMEs***, J.F. Gaudot, France Initiative Réseau, France
- ***How international banks can promote access to finance for SMEs through their local branches***, P. Lacombrade, Societe Generale, France
- ***PEP Africa approach to combining enabling environment, BDS and finance***, E. Bakonyi, PEP Africa, South Africa
- ***DFIDs experience with integrated approaches to supporting SME growth***, A. Kidd, DFID, United Kingdom
- ***Experiences with integrated approaches for specific SME target groups***, M. Bourenane, African Development Bank, Tunisia

12.30 – 13.30 All-Round Discussion between Participants and Panelists

13.30 – 14.00 Conclusions and seminar closing  
Chaired by K Millet, Director, JAI

- ***Conclusions***, by M. Bourenane

14.00 Lunch offered by JAI