

International training & consultancy in banking, finance & microfinance



**Belgian
Bankers
Academy**

**SHARE OUR EXPERIENCE
IN FINANCE & BANKING**

BELGIAN BANKERS ACADEMY

COMPANY PROFILE

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1 GENERAL OVERVIEW

Belgian Bankers Academy (BBA) was established in 1997.

Until 2013, Belgian Bankers Academy has been working in a strategic partnership with the Participation Fund in Belgium - a Belgian semi-public federal financial institution supporting access to finance for Belgian SMEs. BBA together with the Participation Fund was in charge of delivering many services to the banking sector and SMEs in Belgium including but not limited to:

- SME lending through 3 business lines - CO-financing business line, Private Investment Facility Business Line and Microfinance Business Line
- Statistical Data on SME Financing in Belgium, Studies on SME Financing and others

Since 2013 BBA is providing services to institutional (such as the European Investment Bank, the European Commission, the World Bank, the African Development Bank, the Asian Development Bank, different Ministries, Agencies and government-owned institutes and universities/colleges, and others) and private clients (banks, training centres, institutes, associations, etc).

In 2022 Belgian Bankers Academy (BBA) became part of PPMGL Consulting.

Through its headquarters in Belgium, project offices and local representation, BBA's



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activities promote and improve the development of the financial services industry, both at a global and regional level. The following themes are covered:

- General banking and finance - organisational development and restructuring, drafting of regulations and legislation, support to central banks, credit policy, procedures and processes, risk management: financial and non-financial, development and tailoring of new banking products, financial analysis, assets and liabilities management (ALM), bank strategic planning, banking supervision, client relations, corporate governance and internal controls, bank profitability analysis, fraud and money laundering, financial services marketing treasury management, management information systems (MIS), ...



- **Microfinance and SME financing** - access to finance for MSMEs, financial inclusion, SME lending, credit guarantee schemes, studies on SME lending activities in specific regions, rural finance, development of the MSME clients' network including women owned businesses, digital finance including FinTechs, ...
- **Private sector development** - direct support to start-ups and MSMEs, training on soft-skills, financial literacy, support for development of business plans and access to finance, business development services, setting up and operationalisation of incubators for start-ups and entrepreneurs, setting-up and organisational development of SME support agencies and bodies, support and capacity building to other PSD support institutions, improvement of competitiveness, access to markets through standards, ...
- **Compliance and audit** - Anti-Money Laundering and fight against financing of terrorism (AML/CFT), Know Your Customer (KYC), Client Due Diligence (CDD), ...

The main mission of Belgian Bankers Academy is to improve the access to finance for SMEs from 2 sides - the demand in the face of the SMEs and the supply side in the face of the different financial institutions.



2 ACTIVITIES

The activities of BBA could be summarized in two main pillars:

- **Technical assistance** - BBA delivers assistance to organizations in charge of the development, management, control or supervision of financial activities, in order to professionalize their structures and methodologies.
BBA contributes to the development of the financial services industry through consultancy and support missions in central and commercial banks, financial institutions and bank training institutes, by means of individualized services and advice on financial and banking activities and products, as well as didactic and technical assistance in the design of training programs.
BBA supports entrepreneurs, start-ups and SMEs to access finance for growing their business. Example of activities we carry out in this regard are support I preparation of business plans, soft skills training, financial management skills training, diagnostic analysis of companies, incubators and accelerators support and others.
- **Training and capacity building** - BBA supports the development of the capacities of organizations in the financial services industry, which is continuously exposed to a changing environment, by means of training and coaching of staff, in order to better equip them to perform their specific missions, and thus to strengthen the organization as a whole. The training can be either on institutional or sectorial level and may relate to almost any relevant aspect of their work, from product development, marketing and sales, to ALM and leadership.
BBA applies a wide range of capacity building tools, such as seminars, lectures, workshops, twinning, facilitation, exchange fora, information dissemination and networking.
 - Face-to-face or virtual workshops - BBA, as an academy, is offering different training courses for banking and finance professionals on topics such as SME finance and banking, HR in the banking sector, Bank regulation and supervision, Payment systems, Financial markets for central bankers, credit risk management, credit management, financial management of financial institutions, Anti-Money Laundering and fight against financing of terrorism (AML/CFT), Know Your Customer (KYC), Client Due Diligence (CDD), digital finance and others.
 - Bank and Business Simulations - BBA's showpieces, for which it received international recognition, are the financial and bank management simulation



games. These training programs combine conceptual lectures with a hands-on decision-making exercise in a virtual economic environment. The key learning outcome of the programs is to facilitate understanding of the operations of a bank or business, by linking the acquainted concepts to the day-to-day practice of the financial services professional. Five instructive games are available:

- ◆ Credit Risk Management simulations (CredSim and CredStrat)
 - ◆ Bank Financial Management simulation (B@nkSim)
 - ◆ Branch Performance Management simulation (BranchSim)
 - ◆ Business Management simulation (ComSim)
- Academic programs - BBA has designed a series of academic courses, which enable financial professionals to keep up with the rapid evolution of their sector. These comprehensive academic programs have been developed and implemented in association with European universities and accredited business schools, so participants are entitled to official degrees, such as Master in Banking, Master in Finance and Master in Project Management. The courses span one or two academic years, and are taught by academic staff and experienced professionals of the banking sector.



3 FIGA – ECONOMIC IMPULSION, GUARANTEE AND COACHING FUND

BBA's CEO, Frédéric Lernoux, has developed an approach called FIGA which represents a mechanism for economic support to SMEs in developing countries. The mechanism organises the joint intervention of three complementary funds:

- A Coaching Fund that ensures the creditworthiness of the demand/the need for coaching projects in the financial technique field (especially the drafting of business plans and “bankable” financial plans);
- An Economic Impulsion Fund that grants loans complementing the credit granted by a commercial bank or a microfinance institution in a co-financing and risk-sharing rationale;
- A Guarantee Fund that enables the financial institution to cover a part of its own risk.

The FIGA mechanism offers an appropriate and coordinated solution in order to ensure the “bankability” of projects which would not have been financed without its intervention even though they were economically coherent, rational and profitable. This is why this mechanism is complementary compared to the traditional methods of financing economics projects, i.e. by means of private financial institutions acting on their own (microfinance banks and institutions) or parties involved in development, both national and international.

BBA has studied the feasibility of setting-up such fund in the Republic of Congo and Burundi and as a continuity of this is currently setting-up the FIGA fund in Republic of Congo by providing its services directly to the Ministry of MSMEs, artisans and informal sector.



4 COUNTRY OFFICES AND REPRESENTATIONS

Belgian Bankers Academy's headquarters is based in the heart of Brussels, Belgium on Avenue Louise 500.

BAB has wide network of offices and country representatives which is specifically well developed in Africa and Asia in the following countries:

- Mongolia
- Tunisia
- Bulgaria
- Republic of Congo
- Rwanda
- Côte d'Ivoire
- Burundi
- Guinea

Africa



Apart from the representation in Africa, BBA has strong presence also in:

- France
- Thailand




5 FRAMEWORK CONTRACTS

BBA is currently participating in the following framework contracts:

- FWC SEA 2023 Lot 7 - Micro-economic analysis, investment climate, private sector, trade and employment
- FWC SEA 2023 Lot 8 - Sustainable finance and blended finance
- FWC SIEA 2018 - Lot 6 - Innovative financing for development as partner
- EIB advisory services activities inside and outside EU-27, Lot 1: Environment (2023 - 2027) as partner
- FWC Support to strengthen the competitiveness of the ACP horticulture sector and compliance with the regulatory and private requirements of national, regional and international markets through training and technical assistance in the areas of business management, and sustainable commercial and social practices - Ref.: COLEACP/AO/201175 as leader
- Framework contract for the provision of technical assistance to one Financial Service Provider to rollout innovative SME centric financial solutions as leader, Rwanda
- ENABEL BXL12508 Marché de services pour « Appuis techniques, prestations en lien avec la croissance inclusive » as leader - ongoing :
 - Lot 1 Business Development Services and investment support mechanisms (EN)
 - Lot 3 Finance and Development of financial products for SMEs (EN)
 - Lot 7 Business Development Services and investment support mechanisms (FR)
 - Lot 10 Strategic and operational marketing (FR)
 - Lot 11 Finance and Development of financial products for SMEs (EN)

6 REFERENCES


List of references

Ref n°	Project title		Technical assistance for effective operationalization of the Economic Impulsion, Guarantee and Coaching Fund for the MSMEs in the Republic of Congo					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Republic of Congo	2595000 EUR	100 %	2500 MDs	Ministry of MSMEs of Republic of Congo (MPMEASI)	Ministry of MSMEs of Republic of Congo	24-07-2020 to 24-01-2025	-
Detailed description of project						Type of services provided		
<p>Belgian Bankers Academy has been entrusted by the Ministry of MSMEs of the Republic of Congo with this contract aiming to provide technical assistance in order to make operational a MSME fund for economic impulsion, guarantee and coaching called "FIGA-PMEA" for improving access to finance for MSMEs.</p> <p>The funds for this integrated mesofinance mechanism is organised around the setting-up of three complementary funds:</p> <ul style="list-style-type: none"> • An Impulsion Fund that provides grants to be given to entrepreneurs depend on the project and the needs, ensuring the creditworthiness of the demand/the need for coaching projects in the financial technique field (especially the drafting of business plans and "bankable" financial plans) mainly; • A Guarantee Fund that enables the financial institution to cover a part of its own risk. • A Coaching Fund that provides grants to be given to entrepreneurs depend on the project and the needs; <p>FIGA PMEAS is expected to help MSMEs in the Republic of Congo to overcome their main problems in access to finance:</p> <ul style="list-style-type: none"> • Low level of technical knowledge needed for the development of a business plan and/or a financial plan that could arouse the interest of a financial institution; • The lack of own funds; • The insufficiency of guarantees. <p>Setting-up the fund and making it operational involves work with multiple stakeholders in the Republic of Congo such as the Ministry of MSMEs, the MSME Development Agency, National Agency for Crafts, Chambers of Commerce, Banks, IMF and others.</p> <p>The project is divided in 3 phases as follows:</p> <p>Phase 1 – Inception Phase</p> <ul style="list-style-type: none"> • Assessment of the existing institutional, functional, infrastructural and regulatory environment for the operationalisation of the fund. • Preparation of a plan for starting the activities of the FIGA-PMEA fund, including development of matrix of the Guarantee and Coaching fund for MSMEs. <p>Phase 2 – Operational Phase</p> <ul style="list-style-type: none"> • Preparing a business plan of FIGA-PMEA; • Support the beneficiary in defining the strategic priorities of FIGA-PMEA, specifically the economic support policy for MSMEs and the business enabling environment, the guarantee, MSME support, partnerships and communication; 						<ul style="list-style-type: none"> • Development of a business plan of the fund • Support in assessment of business plans prepared by MSMEs • Development of a manual of operations and procedures for the fund • Development of new financial products for financing MSMEs • Improve the governance of the fund • Development of MIS • Capacity building (training, mentoring and coaching) for the staff of the fund • Maintaining close relationship with all MSME support institutions in the country • Development of recruitment plan and HR management procedures 		


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| <ul style="list-style-type: none">• Technical assistance for setting-up the decision-making and operational governance of the fund FIGA-PMEA• Carry-out detailed analysis of the available resources and the needs, prepare job descriptions and organizational chart of the fund.• Prepare the manuals of procedures• Support the fund by preparing its management information system (MIS), HR policies (definition of profiles, recruitment & benefits, plans, training plans, ...) and budget• Assist the department in charge of business plans analysis of MSMEs and providing support to MSMEs including training• Maintain the relationship with the Private Sector Federation, incubators, accelerators, Chambers of Commerce and other MSME support institutions;• Support FIGA-PMEA in defining its communication plan <p>Phase 3 – Supporting phase</p> <ul style="list-style-type: none">• Support FIGA-PMEA in the day-to-day management and management of its operations and resources• Support FIGA-PMEA in the development of its technical and financial partnerships at both national and international, bilateral and multilateral levels.• Provide recommendations for strengthening the capacities and operational efficiency of FIGA-PMEA.• Prepare annual evaluation reports of economic and social impact of the FIGA-PMEA fund. | |
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Ref n°	Project title		Demand and supply side assessment of capacity building services for MFI and Bank staff (Ethiopia)					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Ethiopia	70000 EUR	100 %	57 MDs	IFC - International Finance Corporation	IFC	01-04-2023 to 30-06-2023	
Detailed description of project						Type of services provided		
<p>Ethiopia seeks to transform its financial sector by strengthening and establishing an accessible, efficient, and competitive financial system. The sector is moving towards liberalization which coupled with rapid technological advancement and improved communication systems is set to increase competition in the sector among banks. In the face of growing competition, the demand for skilled labor in the financial sector is set to outstrip supply. Training will play a vital role to fill the huge skills gap and in expanding financial inclusion.</p> <p>This project aims to support the establishment of a Banking and Finance training center - Center of Excellence for Banks, Microfinance Institutions and Insurance Companies to address the capacity gaps in Ethiopian financial sector. Key activities will include: (i) Training (ii) Consultancy services and (iii) Research.</p> <p>This assignment was focused on assessing the demand side and supply side in order to determine the exact training needs and available expertise in the Ethiopian banking and microfinance markets:</p> <p>The demand side assessment includes the design and delivery of a TNA covering 5 banks and 5 MFIs in Ethiopia (to be selected by IFC) to understand the skills and knowledge gaps in the areas of finance, leadership, management, risk assessment, compliance, product development, operations etc among bank/MFI staff. The TNA approach is based on competencies framework developed prior to the commencement of the TNA</p> <ul style="list-style-type: none"> • Hold discussions with the project sponsor to understand their vision • In discussion with the 5 banks, identify the key functions and job families within each function for Banking, • In discussion with the 5 MFIs, identify key functions and key job families within each function • Design a Functional Competency framework (Technical and Behavioural) with a competency scale • Develop questionnaires and focus group discussion (FGD) instruments required for the TNA • Data collection for the TNA through survey done at 3 levels (senior management, middle management and operational level) as well as focus groups discussions with senior management and selected stakeholders such as the National Bank of Ethiopia, the Development Bank of Ethiopia and others. <p>The supply side assessment is focused on a market assessment of the financial services training sector in Ethiopia to evaluate the supply side constraints and identify potential local and international trainers. This includes the following activities:</p> <ul style="list-style-type: none"> • Conduct a review of supply-side constraints in the financial services training sector, covering both in-house training services of banks and MFIs and training organizations providing training services to banks and MFIs. • Understand the supply side capabilities and constraints in the market and recommend alternative solutions to overcome the challenges • Identify international and/or domestic training partners and certification bodies that the training academy can engage with to delivery training based on the gaps identified in the TNA • Explore other potential local or international partnerships to support the program, providing sample partnership frameworks • Provide recommendations on key roles and competencies required for the financial services training academy 						<ul style="list-style-type: none"> • Development of competency framework • Development of data collection tools • Data collection through surveys and focus group discussions • Reporting 		


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Ref n°	Project title		Green Gateway – Greening Financial Systems Technical Assistance Programme					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Georgia, Armenia North Macedonia, Egypt, Morocco, Kenya, Rwanda, Nigeria, Tanzania	11743000 EUR	12,5 %	MDs	European Investment Bank - EIB	EIB / International Climate Initiative Fund (IKI Fund)	30-01-2023 to 29-10-2025	DAI Belgium, AETS
Detailed description of project						Type of services provided		
<p>The overall objective of the Green Financial Systems (GFS) Programme is to promote net zero and climate-resilient financial systems that ultimately will support the private sector in deploying climate-related and environmentally sustainable investments. This is achieved by providing capacity building and support to central banks and supervisors introducing best lending practices related to green financing in terms of procedures, processes and products available to financial intermediaries. In particular, the Programme will pursue the following four objectives:</p> <p>i. Promote an enabling financial sector environment⁴ conducive to unlocking climate action and green investments in the targeted countries;</p> <p>ii. Support central banks, supervisors and financial institutions in assessing and addressing climate risk and mainstream related risk management;</p> <p>iii. Build the necessary capacity in central banks/supervisors to take action to support a transition to a net zero and climate resilient economy; and</p> <p>iv. Support financial institutions by introducing best financing practices, especially for lending and other debt instruments, related to climate action and green financing in terms of procedures, processes, and products. The aim is to support an increase in the share of green investments in their portfolio.</p> <p>The Programme encompasses a two-tiered approach based on support packages, which are building blocks for a tailor-made support adapted to specific objectives and needs of the counterparts: regulators and of the financial intermediaries.</p> <ul style="list-style-type: none"> • Component I - Support to Central Banks and Supervisors: offered on the basis of a central bank's request and commitment to a green agenda • Component II - Support to financial institutions: Complementing Component I, offered to commercial banks, development/promotional banks and other financial institutions to develop a green-based lending and debt portfolio, and to pave the way for financing such portfolios via sustainable financial markets. <p>While Component I focuses on the development of an enabling environment to promote transition to a net zero and climate-resilient financial system, Component II contributes to the overall goal of the Programme by focusing on the implementation of desired changes.</p> <p>TA services will be designed and tailored to the country's needs and deployed as a series of "Country TA Operations" based on different sets of building blocks.</p>						<ul style="list-style-type: none"> • Needs assessments • Programming and planning of activities per country • Capacity building and networking activities • Technical assistance to Central Banks • Technical assistance to Financial Institutions 		


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Ref n°	Project title		Technical assistance to a commercial bank to to optimize its SME lending processes by expanding its SME portfolio through new product/service development					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Rwanda	150000 EUR	100 %	500 MDs	Nguriza Nshore Activity	USAID	08-07-2021 to 07-08-2022	
Detailed description of project						Type of services provided		
<p>Belgian Bankers Academy was designated by the USAID Nguriza Nshore Activity in Rwanda to provide technical assistance and capacity building to Cogebanque in improving its SME lending processes. The overall objective of the assignment is to support the implementation of Cogebanque's SME Finance Strategy and directly assist the Commercial Directorate and SME department by optimizing the SME lending processes, mitigate credit risk by growing capacity in SME underwriting through initially targeting and de-risking high priority sectors, developing partnerships along specific agriculture value and supply chains and leveraging technology to improve operational efficiency and client delivery while reducing costs and improving financial performance/ROI. The activities in the project include segmentation of the SME clients, facilitate the development of products that fits all segments and prioritize service to the segmented SMEs, depending on the bank's interests; and support and monitor the DFC guarantee and any other guarantee.</p> <p>The activities in the project are divided in 6 major components:</p> <ol style="list-style-type: none"> 1. Strengthened Portfolio Analysis and Built Customer Relationships 2. Collect data on the SME clients of the bank, segment the SMEs by sector/geography/size and prepare a marketing plan 3. Profitability/performance of SMEs calculated, incl. budget for new marketing products developed 4. Credit Evaluation – review credit policy (incl. TAT), credit and procedures manual updated, update flow charts for credit approval 5. Training needs assessment and capacity building to the Commercial Department of the Bank – credit analysis, SME banking deliver, SME portfolio monitoring, etc 6. Support development of products for segmented SMEs – develop new SME products and services for the bank (including digital finance), train respective managers and staff in the delivery of the products, support and monitor the implementation/uptake of any credit guarantees <p>A strong focus has been added on digital finance products throughout the whole project.</p>						<ul style="list-style-type: none"> • New SME finance products and services developed (including digital finance) • SME database segmented and updated • Analysis of SME portfolio • Preparation of marketing plans • Credit policy and procedures updated • Tools for credit analysis and scoring updated • Support for credit guarantees monitoring and implementation • Capacity building – training needs assessment, development of tailored training programmes, delivery of training workshops • Reporting. 		


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Ref n°	Project title		Technical assistance to COPEDU PLC to develop financial products for women and youth					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Rwanda	15000 EUR	100 %	30 MDs	Nguriza Nshore Activity	USAID	25-04-2022 to 23-09-2022	
Detailed description of project						Type of services provided		
<p>Belgian Bankers Academy was selected to support COPEDU PLC to develop financial products for women and youth in pursuing their target to become the leading women's Bank in Africa.</p> <p>The project included the following activities:</p> <ul style="list-style-type: none"> • Review the current financial products for women on the market with an aim of understanding the challenges including low uptake; comparative terms; marketability of the products; review and recommend if financial products for women can be integrated or separated with that of youth; and any other factors that undermine or promote the products. • Undertake a thorough gender/client review, (women and youth) segmented by industry/sector; existing, and potential clients of the MFI. Gender segmentation will inform the review of existing financial products to articulate a clear business case for the revised and more appropriate financial product. • Based on the feedback from clients (women/youth), revise the existing financial product considering the new emerging wants and needs. • Propose communications and/or marketing strategies that will successfully market the new/revised financial products • Review and recommend enabled digital financial products/services that suit women and youth entrepreneurs. The review should indicate digital finance banking infrastructure, networks, business models and the extent of application/penetration that should economically translate to greater financial inclusion, specifically highlighting current challenges to digital penetration and providing suggestions on how the MFI could position its solution to achieve greater penetration by providing a better product. 						<ul style="list-style-type: none"> • Data collection from the MFI. • Market assessment and comparison fo the existing products with other products currently available in the market • Based on analysis of the Clients of the MFI, collected data, as well as the market assessment, provide recommendations to re-engineer/update the existing financial products or develop new ones • Design of new credit and savings products targeting women and youth • Revie of the digital financial prodcuts of the MFI and recommendations for proper market strategies 		


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Ref n°	Project title		Technical Assistance to Support an Sager Ganza MFI to Develop a 5-Year Strategic Plan					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Rwanda	19220 EUR	100 %	30 MDs	Nguriza Nshore Activity	USAID	14-06-2022 to 01-08-2022	
Detailed description of project						Type of services provided		
<p>Belgian Bankers Academy was selected to provide technical assistance to Sager Ganza Microfinance to prepare a comprehensive 5-year strategic plan.</p> <p>The MFI provides financial services such as credits and savings to the low- and medium-income households in Rwanda since 2005. It mostly serves SME business owners, women, and youth cooperatives through business, personal, agriculture, mortgage, education, car and social loans.</p> <p>The assignment included the following steps:</p> <ul style="list-style-type: none"> - Data collection and analysis of documents including assessment of previous strategic plan - Surveys carried out with Clients of the MFI - Assessment of the ICT infrastructure of the microfinance institution and recommendations - Market assessment report and SWOT analysis - Analysis of the financial products and recommendations - Development of the strategic business plan with financial projections and implementation plan and its validation with the Board of Directors 						<ul style="list-style-type: none"> • Data collection from the MFI. • Analysis of collected data • Drafting of the business plan with well-founded financial projections • Presentation of the business plan in front of the MFI • Reporting with the following deliverables: <ol style="list-style-type: none"> 1. Market Assessment & Analysis Report 2. MSMEs Mapping Report 3. Risk and Needs Capacity Assessment Report and Recommendations 4. Three Year Comprehensive Business Plan 5. Scope of Works for the Marketing Strategy 6. A detailed implementation plan, with full budget for the developed Business Plan 		

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Ref n°	Project title		Capacity building for financial Institutions on SME finance and Management of financial institutions					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members
 Belgian Bankers Academy	Vietnam, Kosovo, Luxembourg, Laos	107970 EUR	100 %	100 MDs	House of Training - ATTF	Government of Luxembourg	01-01-2012 to 30-06-2021	
Detailed description of project						Type of services provided		
<p>Belgian Bankers Academy was designated by House of Training – Financial Technology Transfer Agency to deliver series of training sessions focused on management of financial institutions and SME finance.</p> <p>1. Trainings on Management of Financial Institutions</p> <p>The training sessions are focused to bank managers at decision level and high potential staff in management area. The delivery mode is a mix of theoretical and practical aspects of financial and general management in an universal bank. The practical sessions include the use of banking simulation (B@nkSim) program which was specifically developed by Belgian Bankers Academy. The computer-based bank management simulation program depicts a typical full-service universal bank. A number of banks compete against each other, creating a realistic banking environment. Participants experience the consequences of taking major management decisions within a given timeframe, called a “period”. Each period is the equivalent of three months (quarter of a year). The banks conduct various banking activities in order to grow their loans, deposits, investment portfolios and other businesses in the marketplace.</p> <p>The following topics were included in the training sessions:</p> <ul style="list-style-type: none"> • Liquidity Risk Management • Credit Risk Management • Distribution Channel management • Private banking activities • Investment banking activities • Savings and Certificates of Deposits • Capital Account Management following Basel I, Basel II or Basel III regulation • Off-Balance Sheet items <p>Some of the training sessions were delivered virtually using a web-based platform for organization of trainings.</p> <p>2. Trainings on SME finance – the training sessions included modules on</p> <ul style="list-style-type: none"> • SME Financing – key concepts, strategy and objectives • Marketing & commercial approach • Scoring and rating tools • Analysis of business plans • Credit risk and collateral policy • Financial analysis • SME failures & non-performing loans (NPLs) 						<ul style="list-style-type: none"> • Training needs assessment; • Development of a tailored training program; • Preparation of training materials and adaptation of the training package to the needs of the client; • Delivery of face to face and virtual training sessions; • Reporting. 		


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Ref n°	Project title		Setting-up and development of Rwanda Academy of Finance – Phase I, Phase II and Phase III					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Rwanda	320000 EUR	100 %	940 MDs	Rwanda Bankers' Association	Rwanda Bankers' Association	01-07-2018 to 31-07-2021	-
Detailed description of project						Type of services provided		
<p>The main objective of the contract was to help the Rwanda Bankers' Association in setting up a sustainable training institute (Rwanda Academy of Finance) in order to improve the quality and quantity of trained professionals in the Rwandan financial sector and in Sub-Saharan Africa as a whole. After consultations with various stakeholders in Rwanda (representatives of banks, the National Bank of Rwanda, universities and educational institutions, and different Ministries) decision was taken that the needs of Vocationa Educational Training in Rwanda are larger than expected and therefore the project will cover the whole financial sector by training representatives no only from the banks but also from the microfinance institutions and the insurance sector.</p> <p>In general, the project was divided in 6 activities as follows:</p> <ol style="list-style-type: none"> 1. Setting-up and establishing the PMO and development of business plan, business model and road map for the project. 2. Coordination of the design and development of national curriculum – recruitment of international examining and certification partner, training needs assessment and pilot testing of the curriculum, development of industry acceptable accreditation standards; 3. Coordination of the implementation of training services in Rwanda for banking qualifications – recruitnemnt of training services providers, delivery of Training of Trainers (ToT) for the local tuition providers 4. Development of the Rwanda Academy of Finance - definition of the mandate of the Rwanda Academy of Finance, develop the legal framework and initiate the legislative process, establish and operationalize the Rwanda Academy of Finance; 5. Stakeholder relationship management <ul style="list-style-type: none"> • Ensure the acceptance and buy-in of the banks that are members of the Rwanda Bankers' Association, the Association of Microfinance Institutions in Rwanda (AMIR), the Rwanda Insurance Association (ASSAR) and other relevant stakeholders; • Present the Curriculum to HR and Training Managers of the various banks in Rwanda; • Carry out sensitisation programmes to educate potential trainees and trainers on the relevance of the training and market opportunities respectively; 6. Promotion and communication - development of marketing and communication strategy through local press awareness <p>The training courses covered were organised as a combination of face-to-face workshops, virtual workshops and e-learning. The training curriculum included:</p> <p>RAF level I:</p> <ul style="list-style-type: none"> • Bank Organization & Banking Activity (incl. digital finance and fintech companies) • Capital Markets – Financial markets, financial instruments, financial activities, financial players • Bank Accounts and Payment Services - general knowledge of bank accounts and payment instruments, their legal and regulatory framework and their specific terminology 						<ul style="list-style-type: none"> • Initial assessment and data collection through field mission; • Interviews and consultations with stakeholders; • Development of business plan of the Rwanda Academy of Finance; • Identification and selection of financial services training providers; • Train-the-Trainer – selection of trainers and preparing them for the upcoming training courses; • Development of training package/materials based on international standards and adaptation to the local context in Rwanda; • Development of e-learning platform; • Recrutment of students; • Delivery of training sessions (face-to-face, virtual and e-learning); • Organisation of physical exams; • Remittance of certificates; • Reporting. 		


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- Loans to Customers - various types of loans to retail clients, their characteristics and operating principles as well as any guarantees which may be attached to them
 - Risk Management in Banking – principles of risk management, tools for measuring and managing risks, market risk, credit risk, operational risk, liquidity risk, etc.
 - Back Office Operations (RW) – front office transaction processing, domestic clearing, cash management, clearing BNR, corporate operations, loan processing, money market transactions, FOREX related operations, securities transactions, digital banking
 - Selling Financial Services
 - Company Accountancy for Non-Accountants – balance sheets and income statements, accounting standards, regulatory reporting, financial analysis
 - Anti-Money Laundering: AML & KYC
- RAF level II:
- Management of Financial Institutions – basic course International financial markets
 - Asset-Liability management – basic course
 - Credit assessment and credit management
 - E-commerce and electronic banking
 - Branch Performance management
 - Marketing of financial services
 - Legal aspects in banking & business
 - Off- balance banking
 - Principles of auditing
 - Combat Terrorist financing
- RAF level III:
- Management of Financial Institutions – expert course
 - Asset-Liability management expert course
 - Advanced Risk Management of Credit Portfolio
 - Money and capital markets
 - Off-balance banking expert course
 - Global risk management
 - International financial markets – advanced
 - Strategic thinking: The bank and the economy
 - Financial accounting
 - Corporate Governance
- End-beneficiaries of the training courses are representatives of the banking, microfinance, insurance, leasing sector in Rwanda.


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Ref n°	Project title		Developing Rwanda Bankers Association strategic business plan 2021-2025					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Rwanda	45000 EUR	100 %	100 MDs	Access to Finance Rwanda	Access to Finance Rwanda	01-02-2021 to 30-04-2021	-
Detailed description of project						Type of services provided		
<p>The Rwanda Bankers Association (“RBA”) with the support of Access to Finance Rwanda trusted Belgian Bankers Academy to develop a strategic 5-year business plan for the period 2021-2025.</p> <p>The main objective of the project was to support and lead the RBA and sector stakeholders in a technically grounded, consultative, and participatory planning process, to include extensive consultations with public sector and private sector partners. The substantive outcome was a five-year strategic plan for the period 2021-2025 in line with the RBA's mandate, and including arrangements, specific activities, proposed programmes, timelines, targets, a detailed costing, a communication and a monitoring plan.</p> <p>The project included intensive consultations and interviews with various stakeholders from the banking and microfinance sector in Rwanda such as the RBA's executive council, Access to Finance Rwanda, Ministry of Finance, National Bank of Rwanda, Rwanda Finance LTD, Association of Microfinance Institutions in Rwanda – AMIR, Private Sector Federation (PSF), RBA members (banks and microfinance banks), IFC Rwanda, MasterCard, Rwanda Stock Exchange, School of Finance and Banking and others.</p> <p>The Business Plan included the following sections:</p> <ol style="list-style-type: none"> 1. Executive summary 2. Analysis of the services offered 3. Analysis of the organizational status, skill sets, running cost and gaps thereof 4. Analysis of the banking sector and market opportunities 5. Projection of the financial sector 6. Strategies that would position RBA and the financial sector effectively contribute to the Rwanda's economic transformation and inclusive growth 7. Modified organizational management structure & new skill sets 8. Financial/funding needs 						<ul style="list-style-type: none"> • Data collection • Review of primary and secondary documents • Identification of relevant sector stakeholders • Development of discussion/interview guide • Interviews/consultations with selected stakeholders • Organisation analysis • Organizational development and human resources analysis and recommendations • Development of a strategic business plan • Development of a monitoring and evaluation plan • Development of a communication plan • Reporting 		

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Ref n°	Project title		GLOBAL DIAGNOSIS, UPGRADE PLAN AND BUSINESS PLAN of 17 companies					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Ivory Coast	365000 EUR	50 %	360 MDs	Projet d'Appui au Renforcement de la Compétitivité du Secteur Industriel (PARCSI) / African Development Bank	African Development Bank	01-07-2019 to 30-06-2021	NSF Euro Consultants, EXFI
Detailed description of project						Type of services provided		
<p>The National Program for Restructuring and Upgrading (PNRMN) of industrial companies is intended to prepare, over the 2014-2019 period, Ivorian manufacturing companies to face increased competition within the framework of multilateral free trade agreements.</p> <p>Through this program, the Government intends in particular to support 120 industrial companies with high growth potential, by deploying large-scale actions to strengthen their capacities and their competitiveness.</p> <p>It is in this context that the Ivorian Government, with the support of the AfDB, decided to provide “support for the upgrading of industrial enterprises” within the framework of the Support Project to Strengthen the Competitiveness of the Industrial sector (PARCSI). The main objective of PARCSI is to support industrial competitiveness by adapting Ivorian businesses to the opening of markets within the framework of free trade agreements, and increasing their contribution to the creation of wealth and jobs. . It is financed by a donation from the African Development Fund (ADF) with a national counterpart from the State of Côte d'Ivoire.</p> <p>PARCSI's specific objectives are: (i) support for the restructuring and upgrading of businesses; (ii) support for the industrial development of the fruit and vegetable sector and (iii) support for the establishment and capacity-building of support and advisory structures for the industrial sector.</p> <p>The “Agency for the Development of the Competitiveness of the Industries of Ivory Coast (ADCI)”, responsible for supporting companies adhering to the PNRMN in their restructuring and / or upgrading procedures by mobilizing experts and consultants.</p> <p>1. General objective</p> <p>In general, it will be on the one hand to carry out the global diagnosis (strategic and operational) of the Company and on the other hand, to develop a business plan to facilitate the access of the company to financing of required investments.</p> <p>2. Specific objectives</p> <p>It will be:</p> <ul style="list-style-type: none"> - conduct a diagnosis of all of the companies' functions (management, finance, marketing, sales, technical, etc.); - develop an action plan for upgrading with a view to strengthening its capacities to enable it to improve its productivity, its competitiveness, to follow technological developments and to facilitate its access to regional and international markets. The program designed will allow companies adhering to the PNRMN to be competitive both nationally and internationally; - prepare the business plan based on the recommendations of the upgrade plan. 						<p>Two experts were mobilized to carry out the following activities:</p> <ul style="list-style-type: none"> - The global diagnosis (strategic and operational) and - the upgrade plan, the detailed business plan of which will be a variation. <p>1. Global strategic diagnosis</p> <p>The overall diagnostic (strategic and operational) which was carried out was composed "as follows:</p> <ul style="list-style-type: none"> - A technical, environmental and quality diagnosis - A financial diagnosis - A marketing and commercial diagnosis - A diagnosis of the organization, the information system, and human resources -A diagnosis of other aspects <p>2. Upgrade plan</p> <p>3. Business Plan</p> <p>The business plan integrating the tangible and intangible investments required in the upgrade plan has been drawn up with a view to mobilizing the necessary financing from credit institutions for the realization of said investments.</p>		


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Ref n°	Project title		Southern Neighbourhood Bank Lending Survey					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Algeria, Egypt, Israel, Jordan, Lebanon, Morocco, Tunisia and West Bank and Gaza	98650 EUR	100 %	121 MDs	European Investment Bank	Facility for Euro-Mediterranean Investment and Partnership (FEMIP) Trust Fund	29-08-2019 to 31-05-2021	NSF Euro Consultants
Detailed description of project						Type of services provided		
<p>The objective of the TA operation is to launch a Bank Lending Survey in the Southern Neighbourhood, which would be repeated on an annual basis by the EIB, and thus provide an in-depth perspective on financial intermediaries' views on providing credit to the private sector and banks' role in promoting private sector growth. The Bank Lending Survey will allow monitoring of banking sector trends and identifying the constraints banks face in providing loans to large corporates and SMEs in the region. The project consist of implementing a Bank Lending Survey and collection of a first round of Survey responses from all participating banks, providing brief statistical country overviews to the EIB and establishing close contact with relevant banks in the region and gaining their commitment to participate in this initiative on an annual basis in the future. Moreover, these tasks are performed in close collaboration with the staff of the EIB, in order to ensure a smooth continuation of the SNBLS after the end of this TA operation. The SNBLS for all eight SN countries is aimed to collect data from a list of banks banks with a banking licence in the SN, with minimum response coverage of 70% of the banking groups with a focus on large banking groups. This corresponds to roughly 100 completed questionnaires collected across the region. The survey that will be conducted comprises of a questionnaire, which includes questions on:</p> <ul style="list-style-type: none"> - the interviewed banks' definition of SMEs and MidCaps; - enterprise lending activities; - organization and lending technology; - constraints to lending; - cyclical developments; - credit standards; - funding conditions; - obstacles to providing credit to small and large firms; - client satisfaction; - use of specific instruments. <p>The current TA operation will contribute to:</p> <ul style="list-style-type: none"> - Deepen the understanding of the financial sector and access to finance in the Southern Neighbourhood, 						<p>Design and conduct of a Bank Lending Survey among target banks in the eight Southern Neighbourhood countries;</p> <ul style="list-style-type: none"> - Defining survey objectives and target group; - Drafting the survey questions; - Piloting and re-adjusting the SNBLS questionnaire; - Development of an online data collection procedure; - Conduct of the survey; - Follow-up of respondents and non-respondents; - Preparation of eight country overviews, comprising of an analysis of the acquired answers and their systematization into statistical data; - Reporting. 		


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| <ul style="list-style-type: none">- A well-informed dialogue of the EIB with the European Commission, EU member states, partner countries, local banks and other stakeholders about banking sector trends and private sector development in the Southern Neighbourhood.- Inform the EIB's internal strategic and operational considerations on promoting access to finance, entrepreneurship, job creation and private sector development in the Southern Neighbourhood.- Inform banks in SN on the results of any related analysis including the survey results. | |
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Ref n°	Project title		Support Project for the Establishment of Start-up Incubators in Gabon. Assistance in securing projects, among which the establishment of a guaranty fund – facilitate the access to finance and markets for the micro, small and medium sized enterprises (MSM)					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
	Gabon	159425 EUR	50 %	140 MDs	Deputy General Secreteriat 2 of the Gabonese Republic represented by CEP-PAMPDIEG	Middle Income Country Technical Assistance Fund (MIC-TAF) (AfDB) and the Gabon government	13-02-2017 to 13-05-2017	ABPCD (Agence des Banques Populaires pour la Coopération et le Développement)
Detailed description of project						Type of services provided		
<p>The republic of Gabon had been seeking to hire the services of a consultant firm to carry out the technical, financial and economic feasibility study of a pilot incubator for SMEs. For this purpose, the Republic of Gabon had received a grant from the Technical Assistance Fund in support of middle-income countries (FAT-PRI), in the light of the financing of this support project. The mission aimed at implementing a pilot incubator that could support the start-up project leaders and the entrepreneurs in developing a viable and sustainable business activity, and to facilitate the access to finance (upstream) and to the markets (downstream) for MSMEs, by facilitating the access to public procurement, including assistance in producing tender dossiers and program funding.</p> <p>Component 1: Support to entrepreneurs in the creation and development of MSMEs</p> <p>The first project component aimed at supporting the development of MSMEs by means of supporting entrepreneurs and project leaders (with regard to feasibility studies, assistance in drawing business plans and accounting, financial, legal and administrative management, and skills development).</p> <p>Component 2: Facilitate the access to finance and markets for MSMEs</p> <p>The second project component aimed at facilitating the access (upstream) to finance for MSMEs by means of access to public procurement, including technical assistance in producing tender dossiers; facilitating the access to subcontracting, including support to business combinations; assistance in applications for “bankable” financing and bank negotiations; assistance for the implementation of a project credit guarantee and securitization scheme; the liaison between the project leaders and the potential investors, including organization of, and/or participation in, “investment and entrepreneurial forums”, and information and communication sessions for the benefit of the project leaders.</p>						<p>The consultant has participated in component 2:</p> <ul style="list-style-type: none"> - Define, conceptualize and document support services - Collate a standard tender dossier to support the access of MSMEs to public procurement - Draft a standard credit application file - Establish a project guarantee and security scheme - Develop a monitoring plan for MSMEs - Organize investor and entrepreneurial forums - Organize information and communication sessions for the stakeholders - Support in the choice of a specialized software service provider 		

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Ref n°	Project title		Support project for the establishment of start-up incubators in Gabon. Assistance for training, advice and support to incubated micro, small and medium sized enterprises (MSMEs)					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Gabon	199539 EUR	50 %	169 MDs	Deputy General Secreteriat 2 of the Gabonese Republic represented by CEP-PAMPDIEG	Middle Income Country Technical Assistance Fund (MIC-TAF) (AfDB) and the Gabon government	13-11-2017 to 31-03-2018	ABPCD (Agence des Banques Populaires pour la Coopération et le Développement)
Detailed description of project						Type of services provided		
<p>The republic of Gabon had been seeking to hire the services of a consultant firm to carry out the technical, financial and economic feasibility study of a pilot incubator for SMEs. For this purpose, the Republic of Gabon had received a grant from the Technical Assistance Fund in support of middle-income countries (FAT-PRI), in the light of the financing of this support project. The mission aimed at implementing a pilot incubator that could support the start-up project leaders and the entrepreneurs in developing a viable and sustainable business activity, and to facilitate the access to finance (upstream) and to the markets (downstream) for MSMEs, by facilitating the access to public procurement, including assistance in producing tender dossiers and program funding.</p> <p>Component 1: Support to entrepreneurs in the creation and development of MSMEs</p> <p>The first component of the project aims at supporting the development of MSMEs through support for entrepreneurs and project leaders (with regard to feasibility studies, assistance in development of business plans and accounting, financial, legal and administrative management, development of skills development, vocational training and coaching.).</p> <p>Component 2: Facilitate the access to finance and markets for MSMEs</p> <p>The second component of the project aims at facilitating the access (upstream) to finance for MSMEs by means of access to public procurement, including technical assistance in producing tender dossiers; facilitating the access to subcontracting, including support to business combinations; assistance in applications for “bankable” financing and bank negotiations; assistance for the implementation of a project credit guarantee and securitization scheme; the liaison between the project leaders and the potential investors, including organization of, and/or participation in, “investment and entrepreneurial forums”, and information and communication sessions for the benefit of the project leaders.</p>						<p>Provide technical assistance to:</p> <ul style="list-style-type: none"> - incubators and MSMEs in management consulting; - incubators and MSMEs in tax, accounting and financial legal support; - incubators and MSMEs in project editing; - setting up an accounting system for the preparation of accounts and financial statements of the incubated companies. 		


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Ref n°	Project title		Technical assistance to BVF Société Générale - bank participating in the partial portfolio guarantee - Support project to the financial services in Madagascar					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Madagascar	122667 EUR	100 %	109 MDs	Association for the management of the Financial Services Support Programme - AGEPASEF	The World Bank	11-01-2016 to 31-05-2017	-
Detailed description of project						Type of services provided		
<p>The Malagasy Government had received funding from the Africa Catalytic Growth Fund (ACGF) in order to support the Project for assistance to Financial Services (PASEF – Projet d'Appui aux Services Financiers). The objective of the project was to increase the access to sustainable financial services of micro, small and medium enterprises (MSMEs) and households in the traditional sectors (agriculture, agro-industry, trade, construction, services, etc.) in Madagascar. A guarantee fund named GPP SOLIDIS was established by the Malagasy government within SOLIDIS, a Malagasy financial institution that managed the fund.</p> <p>Technical assistance is provided to the guarantee fund manager and the Participating Financial Institutions with the support of PASEF</p> <p>This mission aimed to provide technical assistance to a bank participating in the GPP (BVF Société Générale) to support them in the development of their MSME clients (including agricultural producers) and the establishment of a management system to monitor the GPP.</p> <p>The project is divided into 2 parts:</p> <p>Component 1: Support of the customer development and assistance in the implementation of the day-today MSME credit granting activities:</p> <ol style="list-style-type: none"> 1. Analysis of the needs with regards to the development of the MSME customers (evaluation of the MSME customers of the bank, evaluation of the activities of the bank for granting credits to MSMEs, evaluation of the means allocated by the bank in activities to SMEs) 2. Assistance to the marketing of products for MSMEs: Assistance in targeting new MSME clients and tailoring the offer to meet the needs of MSME customers; Assistance in marketing specific products to MSMEs - quantitative and qualitative analysis («7p»), audit of the marketing activity, recommendations and implementation 3. Assistance in the use of credit files analysis tools for MSMEs: Assistance in the use of tools for analysis and risk assessment of MSME credit files taking into account the specificity of MSMEs in Madagascar - analysis of existing tools, recommendations and supervision of the implementation; 4. Design and implementation of a training program for the bank staff <p>Component 2: Assistance to the implementation of a management system to monitor the GPP:</p> <ol style="list-style-type: none"> 1. Support the development of automatic monitoring of credit to MSMEs eligible for GPP : implementation of an automated data transfer and integration into the MIS; 2. Assistance to the management of the GPP: Support to the bank in discussions between the bank and the fund manager 						<ul style="list-style-type: none"> • Assistance in the development of the MSME clients' network of the bank and support in the day-to-day activities in granting credit to MSME, including women owned businesses • Assistance in the implementation of a management system for the monitoring of the GPP • Implementation of training program for bank agents 		


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regarding the content of the agreement signed between the two parties during the implementation of the GPP, Participation in the meetings held as part of the monitoring of the GPP with the Fund Manager, Assistance to the bank's agents in carrying out each stage of the day-to-day credit granting activities to MSMEs benefiting from the GPP, Participation in the Bank's semi- annual technical audit work on its GPP activities. This includes the preparation of a Manual with precedures for use and management of GPP in the Bank.	
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Ref n°	Project title		Technical assistance to SIPEM bank - bank participating in the partial portfolio guarantee - Support project to the financial services in Madagascar					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Madagascar	125153 EUR	100 %	109 MDs	Association for the management of the Financial Services Support Programme - AGEPAEF	The World Bank	16-01-2016 to 09-06-2017	-
Detailed description of project						Type of services provided		
<p>The Malagasy Government has received funding from the Africa Catalytic Growth Fund (ACGF) in order to support the Project for assistance to Financial Services (PASEF – Projet d'Appui aux Services Financiers). The objective of the project is to increase the access of micro, small and medium enterprises and in the traditional sectors (agriculture, agro-industry, trade, construction, services, etc.), to sustainable financial services. The mission aimed to provide technical assistance to a microfinance bank participating in the GPP to support them in the development of their MSME clients (including agricultural producers) and the establishment of a management system to monitor the PGPS.</p> <p>The project is divided into 2 parts:</p> <p>Component 1: Support of the customer development and assistance in the implementation of activities:</p> <ol style="list-style-type: none"> 1. Needs analysis in the development of the MSME customers; 2. Assistance to the marketing of products for MSMEs: quantitative and qualitative analysis (« 7p »), audit of the marketing activity, recommendations and implementation; 3. Assistance in the use of credit files analysis tools for SMEs: analysis of existing tools, recommendations and supervision of the implementation; 4. Design and implementation of a training program. <p>Component 2: Assistance to the implementation of a management system to monitor the PGPS:</p> <ol style="list-style-type: none"> 1. Support the development of automatic monitoring of credit to MSMEs eligible for PGPS: implementation of an automated data transfer and integration into the MIS; 2. Assistance to the management of the PGPS: support during annual audits and supervision of daily activities for granting credit. 						<ul style="list-style-type: none"> • Assistance in the development of the MSME clients' network of the bank and support in the day-to-day activities in granting credit to MSME, including women owned businesses • Assistance in the implementation of a management system for the monitoring of the GPP • Implementation of training program for bank agents 		


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Ref n°	Project title		SME Creation & Development Support Mechanism - Feasibility Study (FIGA) - Phase 2					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Republic of Congo (Brazzaville)	385000 EUR	100 %	250 MDs	Ministry of SMEs and Crafts of Republic of Congo	Participation Fund with the support of the Federal Ministry for SMEs	01-01-2012 to 01-01-2014	-
Detailed description of project						Type of services provided		
<p>Supporting small and medium-sized enterprise creation and development is an essential issue for developing countries. SMEs represent the fine mesh of a country's economy. They are likely to make a major contribution to economic and social growth and to job creation (starting with the promoter's own job creation). A strong and diversified SME fabric conveys a better redistribution of wealth and political stability.</p> <p>BBA has studied the feasibility of a support mechanism for SME creation and development, in the traditional sectors (trade, agriculture, construction and services), based on tried and tested tools both in Europe and in the rest of the world, especially in Africa.</p> <p>This study was carried out in the Republic of Congo for reasons of expedience – at the express request of the Government of Brazzaville and with the support of the Federal Minister for SMEs - but it is transposable both geographically and “sectorially” i.e., in a strict sense, into certain particular sectors of the economy or, more broadly, for some specific target groups (young people emerging from technical education, women, ex-army men, the Diaspora,...) according to the available means and/or the prioritised objectives.</p> <p>This mechanism allows the joint intervention of three additional funds:</p> <p>a. A Coaching Fund that ensures the creditworthiness of the request/needs for accompaniment of projects in the financial technique field (especially the drafting of business plans and “bankable” financial plans);</p> <p>b. An Economic Impulsion Fund that grants loans complementing the credit granted by a commercial bank or a microfinance institution in a co-financing and risk-sharing rationale;</p> <p>c. A Guarantee Fund that enables the financial institution to cover a part of its own risk.</p> <p>The proposed mechanism's originality is based on the overall dimension of the approach to SME financing problems and on the integrated nature of the tools, which enables coordinated and therefore more effective solutions to be given to the following problems:</p> <p>a. The weakness of the technical knowledge necessary for the development of a business plan and/or a financial plan that could to be of interest to a financial institution;</p> <p>b. The lack of own funds;</p> <p>c. The insufficiency of the guarantees.</p>						<ul style="list-style-type: none"> - Diagnostic and feasibility study; - Development of mechanisms to facilitate the access to finance for SMEs; - Development of economic models and evaluation and management of risks; - Development of Action Plans and definition of the keys to success; - Development of tools for support and impact assessment 		

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Ref n°	Project title		SME Creation & Development Support Mechanism - Feasibility Study (FIGA)					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Republic of Congo (Brazzaville)	65000 EUR	100 %	90 MDs	Ministry of SMEs and Crafts of Republic of Congo	Participation Fund with the support of the Federal Ministry for SMEs	01-10-2008 to 01-01-2009	-
Detailed description of project						Type of services provided		
<p>Supporting small and medium-sized enterprise creation and development is an essential issue for developing countries. SMEs represent the fine mesh of a country's economy. They are likely to make a major contribution to economic and social growth and to job creation (starting with the promoter's own job creation). A strong and diversified SME fabric conveys a better redistribution of wealth and political stability.</p> <p>BBA has studied the feasibility of a support mechanism for SME creation and development, in the traditional sectors (trade, agriculture, construction and services), based on tried and tested tools both in Europe and in the rest of the world, especially in Africa.</p> <p>This study was carried out in the Republic of Congo for reasons of expedience – at the express request of the Government of Brazzaville and with the support of the Federal Minister for SMEs - but it is transposable both geographically and “sectorially” i.e., in a strict sense, into certain particular sectors of the economy or, more broadly, for some specific target groups (young people emerging from technical education, women, ex-army men, the Diaspora,...) according to the available means and/or the prioritised objectives.</p> <p>This mechanism allows the joint intervention of three additional funds:</p> <ul style="list-style-type: none"> a. A Coaching Fund that ensures the creditworthiness of the request/needs for accompaniment of projects in the financial technique field (especially the drafting of business plans and “bankable” financial plans); b. An Economic Impulsion Fund that grants loans complementing the credit granted by a commercial bank or a microfinance institution in a co-financing and risk-sharing rationale; c. A Guarantee Fund that enables the financial institution to cover a part of its own risk. <p>The proposed mechanism's originality is based on the overall dimension of the approach to SME financing problems and on the integrated nature of the tools, which enables coordinated and therefore more effective solutions to be given to the following problems:</p> <ul style="list-style-type: none"> a. The weakness of the technical knowledge necessary for the development of a business plan and/or a financial plan that could to be of interest to a financial institution; b. The lack of own funds; c. The insufficiency of the guarantees. 						<p>During a first phase, the consultants had meetings with the main political, academic and administrative stakeholders from the banking, finance and microfinance worlds in order to present the existing models and some working hypotheses for the purpose of determining the most suitable tools for meeting the stakeholders' specific expectations and needs and for contributing to the reinforcement of the private sector by the creation and development of SMEs in the Republic of Congo. Beforehand, the consultants had accomplished some study and research work. During the first phase, the consultants optimized their knowledge of the country's economic and social environment and concretely determined the practical procedures of the two following phases, together with the methodologies to be used.</p> <p>The second phase consisted of a technical mission plus the validation of the hypotheses. The project was finalized by a mission of restitution and submission of the reports.</p>		


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Ref n°	Project title		Technical Assistance to Development Bank of Seychelles					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Republic of Seychelles	323800 EUR	84 %	250 MDs	Development Bank of Seychelles	European Investment Bank	18-02-2013 to 30-04-2014	European Savings Banks Group (ESBG)
Detailed description of project						Type of services provided		
<p>The overall objective of the TA was to help DBS become an efficient, modern, transparent and accountable organisation by supporting the implementation (and ensuring the successful execution) of improved credit risk management, asset and liability management and governance structures, as well as the translation of DBS's new mandate into a market proposition and a sustainable business model.</p> <p>The specific objectives of this technical assistance contract were to contribute to the capacity of DBS by transferring best industry practice, in close cooperation with DBS management and Board, on the following topics:</p> <ol style="list-style-type: none"> 1. Formalisation of DBS's credit risk management capacity, including a credit scoring methodology and risk pricing principles; 2. Strengthening of DBS's treasury function through the implementation of the tools and processes required for effective asset and liability management including interest rate, funding and liquidity management; 3. On governance and internal controls: <ol style="list-style-type: none"> (i) Provision of guidance on a modern governance framework to be included in the articles of association of the newly incorporated DBSCL and/or terms of reference for DBS's Board; (ii) Completion and quality control of DBS's on-going project to document its policies and procedures including approval levels and delegation mechanisms, review and subsequently strengthen these procedures where gaps, inconsistencies or operational risks are identified; (iii) Capacity needs assessment of Board members and provision of required training and on-the-job coaching. 4. Development of a corporate plan based on DBS's new mandate with a clear market proposition and medium-term strategy together with related financial projections and objectives, taking into account the activities of other local financial institutions and ensuring the long term sustainability of DBS's operations. 						<p>During the Operational Phase, the Consultant assisted the bank in implementing the main components of the TA implementation plan which lasted an estimated 12 months:</p> <ol style="list-style-type: none"> 1. Credit risk management framework: <p>By structuring and formalising the current credit risk practices, the Consultant defined formalised procedures.</p> <p>The Consultant helped Senior Management in understanding and defining a suitable credit scoring methodology for DBS and derive a related risk pricing framework.</p> 2. Asset and liability management: <p>The Consultant set up an Asset and Liability Committee (ALCO) and define/specify its specific functions in line with industry best practices.</p> <p>The Consultant also assisted in developing a stress testing model suitable to DBS's situation and in line with Central Bank requirements.</p> 3.1. Corporate governance – external control and supervision: <p>The Consultant identified areas for improvement in corporate oversight structures, and formulate related proposals and support their implementation.</p> 3.2. Corporate governance – internal controls: <p>The Consultant identified areas for improvement with regards to internal controls preventing fraud, corruption, collusion and coercion and formulated related proposals to the Board on improvements and the implementation thereof. In addition, the Consultant supported DBS in structuring and documenting their policies and procedures. The Consultant also advised the Audit Manager on best practices for setting internal controls, and ensured the basic functions (AML, KYC, FIA requirements and internal audit systems) were put in place.</p> 		

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	<p>3.3. Corporate governance – Board expertise:</p> <p>The Consultant determined what knowledge and skills are required to strengthen the Board's capacity to provide independent, expert and rigorous oversight of DBS's activities. Based on this analysis, training and coaching were provided, including during actual Board and sub-committee discussions, on what constitutes effective behaviours and interventions (e.g. questioning, challenging, advising, mediation, etc) by Board members. Further training was provided, where required, on core banking and credit risk knowledge.</p> <p>4. Corporate plan:</p> <p>The Consultant supported DBS management in developing and delivering a corporate plan, including the definition a long-term sustainable business model including what constitutes a balanced portfolio and a specific market proposition for DBS.</p>
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Ref n°	Project title		SME Creation & Development Support Mechanism – Feasibility Study (FIGA)					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Burundi	105123,5 EUR	100 %	161 MDs	Association of Banks and Financial Institutions of Burundi (ABEF)	Co-financing BIO & ABEF	01-02-2013 to 31-07-2013	-
Detailed description of project						Type of services provided		
<p>Small and medium-sized enterprises (SMEs) represent the fine mesh of a country's economy. They are likely to make a highly significant contribution to economic and social growth as well as to job creation (starting with the promoter's own job creation). A strong and diversified SME fabric is the driving force for achieving a better redistribution of wealth and political stability.</p> <p>However SMEs in Burundi (i.e. existing SMEs wishing to develop or planned SMEs) find it very difficult to get access to bank credit. Three major factors curbing their access to credit are the low level of technical knowledge needed to draw up a business plan and/or a financial plan likely to interest a financial institution, insufficient own funds and the lack of guarantees.</p> <p>To overcome these obstacles, Belgian Bankers Academy ASBL has studied and developed a model adapted to the socio-economic and institutional realities of the Republic of Burundi, which is called the FIGA model (Economic Impulsion, Guarantee and Coaching Funds).</p>						<ol style="list-style-type: none"> 1. Gathering the key economic and social data to enable the potential of FIGA – Burundi to be objectified (number of SMEs, sectors and priority sectors, nature and level of investments, location, ...); 2. Analysing needs (investments, working capital, average amount, maturity, grace periods, ...) taking into account the specific nature of the agricultural and food-processing sectors; 3. Listing the existing parties and tools aimed at supporting the creation and development of the private sector (SMEs) in order to identify possible synergies with FIGA – Burundi; 4. Analysing needs in terms of coaching and of the model for cooperating with existing parties involved (intermediary structures aimed at strengthening private sector capacity) and of ongoing projects in this field of activity; 5. Defining the structure of co-financing and guarantee products as well as product policies in partnership with Burundi's financial institutions, taking into account the existing initiatives with which FIGA – Burundi would establish synergies; 6. Proposing an institutional anchoring point for FIGA – Burundi; 7. Based on an estimate of the potential, formulating hypotheses for production and the level of risk portfolio aimed at establishing other hypotheses for capitalizing the Economic Impulsion Fund (co-financing), the Guarantee and the Coaching Funds; 8. Proposing business models and business plans for FIGA – Burundi (management structure), including the production of an organizational model through a SWOT analysis, financial 		

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	<p>simulations and a profitability/sustainability study;</p> <p>9. Defining management, governance and audit standards;</p> <p>10. Estimating the impact in terms of economic and social development;</p> <p>11. Consulting with the parties involved in development (private and public, national and international), in particular with financial backers in order to consider synergies and cooperation / contributions;</p> <p>12. Returning the FIGA – Burundi model to all of the parties involved in development;</p> <p>13. Producing a project document, including figures, with an action plan aimed at creating FIGA – Burundi;</p> <p>14. Where appropriate, giving support to the presentation of the project to potential backers and to the production of technical documents aimed at searching for resources to implement FIGA – Burundi.</p>
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Ref n°	Project title		Technical Support Program to Development Bank of the Central African States in the field of bank risk management					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Republic of Congo (Brazzaville)	143760 EUR	100 %	154 MDs	European Investment Bank – EIB	European Investment Bank	01-12-2011 to 01-12-2013	-
Detailed description of project						Type of services provided		
<p>The overall objective of the project, of which this contract was an integral part, was to contribute to the technical support to BDEAC in the field of bank risk management.</p> <p>The consultation aimed to provide technical assistance to BDEAC in risk management, including credit risk and operational risk management. The services were dealing with both methodological developments in understanding risks and capacity building of DGER (Département de Gestion des Engagements et des Risques) executives in managing these risks.</p> <p>The results achieved were:</p> <ul style="list-style-type: none"> - An automated counterparts rating system; - A pricing system of credits integrating the risk premium; - A rating system of countries at risk, geared to the support measures foreseen by COBAC; - An evaluation system of the own capital funds required in accordance with Basel II standards; - Guidelines for credit risk evaluation and monitoring; - Training of DGER executives in risk management; - Formulating DGER's needs for the implementation of a financial information centre; - A provisioning policy in accordance with IAS/IFRS standards. 						<p>BBA, who has been working in close collaboration with BDEAC, had the following specific missions:</p> <ul style="list-style-type: none"> - Support BDEAC in updating its credit risk management policy, in particular during the transition to IFRS/IAS standards; - Deepen and formalize the internal counterparts rating system, in accordance with Basel II guidelines; - Contribute to the preparation of the specifications for the automation of the internal rating process, assisting on the one hand in defining and structuring basic data on counterparts (ranging from companies, banks, states, government agencies to private management), and, on the other hand, in describing the expected functionalities; - Assist in defining a pricing policy for credits integrating the set risk premium in accordance with the risk rating; - Assist in establishing a country risk rating, geared to the support measures foreseen by COBAC; - Popularize the calculation of the solvency ratio Mac-Donough and establish the level of own capital funds required, in line with the risks; - Assist in defining and adopting a provisioning policy in accordance with IFRS standards; - Develop a credit risk reporting and monitoring system for the loans and bank investments portfolio; - Assist in developing guidelines for operational risk assessment and monitoring according to Basel II guidelines. <p>As far as the internal rating system and the ALM tools were concerned, the development of which is foreseen in one part of the Technical Support Program, BBA assisted DGER in formulating its needs for a Financial Information Centre (i.e. a database management system for risk management), to be</p>		


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	<p>built in line with the IT Scheme under construction.</p> <p>The following activities have also been performed:</p> <ol style="list-style-type: none">1. Validation by the technical committee of the following documents:<ol style="list-style-type: none">a. Pricing policy;b. Provisioning policy;c. Scoring Methodology;d. Credit Analysis Models;2. Calibrating the scoring models;3. Testing the scoring models;4. Training.
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Ref n°	Project title		Technical Assistance Programme to the Development Bank of Ethiopia (DBE)					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Ethiopia	458180 EUR	93 %	380 MDs	Development Bank of Ethiopia (DBE)	European Investment Bank	01-12-2008 to 01-12-2010	ICON-INSTITUT Public Sector GmbH
Detailed description of project						Type of services provided		
<p>This overall objective of this technical assistance (TA) was to strengthen the loan screening, analytical and monitoring capabilities of the Development Bank of Ethiopia (DBE). The project had three separate components:</p> <ul style="list-style-type: none"> • Organisation and provision of an in-situ Core Training Programme; • Organisation of an Advanced Bank Training and Certification Programme for selected DBE staff at a recognized bank training institute in the EU or in Africa; • Consulting services and “on-the-job” mentoring including support to DBE in preparing loan application requests to the EIB Global Loan (GL) Programme, as well as - by extension and on an ad-hoc basis - assistance to SMEs in preparing their loan applications to the DBE. <p>The TA was provided within the framework of the EIB’s GL Programme. Thus the specific objective of the TA was to enable the DBE to optimally use the GL extended by EIB.</p> <p>The project aimed to bring the DBE up to international best practices by:</p> <ul style="list-style-type: none"> • Strengthening DBE’s operations by transferring best industry practices along the entire transaction cycle of corporate and SME lending (from deal screening to project/credit risk appraisal and to monitoring / credit portfolio management). Special focus was placed on strengthening DBE’s capacity to diversify its portfolio into new sectors; • Improving lending and appraisal processes as well as decision making tools (including templates) to be consistently used by the DBE; • Improving DBE’s monitoring of its loan portfolio and risks; • Strengthening the links between the DBE and its SME client base - abandon the bank’s perception that SME lending bears higher risks than corporate lending, and raise awareness that using the appropriate tools can reduce SME lending risks to a minimum. 						<ol style="list-style-type: none"> 1. Diagnostics of the EIB processes, tools and practices (7Ps Model), and Training Needs Analysis; 2. Job description analyses and adjustments; 3. Organizing and delivering an in-situ Core Training Programme (CTP) for 150 key staff (2-week seminars) - developing detailed course curricula; selecting training materials; outlining course contents, learning objectives, and methodological guidelines; <p>Core training topics: Financial Statement Analysis (historical and forward looking); Business Plan and Cash- Flow Analysis; Credit Management; Project Finance Analysis; Credit Risk Management. Advanced topics: Bank Strategic Planning; Banking Supervision; Client Relations; Bank Profitability Analysis; Fraud and Money Laundering; Asset/Liability Management; Internal Audit and Control; Financial Services Marketing; IT/MIS; Cost Control.</p> <ol style="list-style-type: none"> 4. Providing consulting services for the entire transaction cycle of corporate and SME lending, including customization of the tools (e.g. templates); 5. On-the-job” mentoring at the DBE headquarters and eight branches countrywide; 6. Implementing the Advanced Bank Training and Certification Programme at the Portuguese Bank Training Institute for DBE’s department heads and mid-level managers; 7. Improving the efficiency of DBE’s credit approval process and submission of allocation requests to the EIB – TA in optimal usage of the EIB Global Loan Programme - improved timelines and relevance of the information presented in the GL allocation requests submitted by the DBE to the EIB. 		


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Ref n°	Project title		The Participation Fund as a Loan Dispenser & Belgian Knowledge Centre for SME financing (BeCeFi)					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Belgium	23538223 EUR	100 %	MDs	Self-employed, professional people, SCs and starters	Belgian Government (NEO*, NISSE°)	01-01-2012 to 31-12-2012	-
Detailed description of project						Type of services provided		
<p>The Participation Fund as a Loan Dispenser</p> <p>From 2006 to June 2013, BBA forged a strategic partnership with the Participation Fund, a Belgian semi-public federal financial organisation, supporting access to finance for Belgian SMEs.</p> <p>BBA can rely on its expertise, and capitalises on its experience when intervening in projects designed to install tools encouraging the creation and development of small and medium-sized enterprises and ensuring their management.</p> <p>The Participation Fund is a federal financial institution that supports the self-employed, professional people, small companies (SCs) and starters, including jobseekers who would like to start their own businesses. In addition, the Participation Fund's objective is to share its know-how by providing financial, technical and administrative services to other institutions, alone or with the collaboration of other organisations.</p> <p>In the context of the regionalization of the Belgian State, the Participation Fund will cease its credit granting activities on 30th June 2014.</p> <p>The loan activity division is articulated around three Business Lines, each aiming at a given target audience. Each Business Line offers its own appropriate products and distribution channels.</p> <p>Co-Financing Business Line - Through the "Co-financing" Business Line, the Participation Fund covers the partial financing of investments of any nature made by small companies (SCs). The Participation Fund's loans are additional to those granted by the financial and banking partners. The Participation Fund's partners in this Business Line are financial credit institutions, banks or venture capital specialists, all involved in the investment loan field. The granting of subordinated loans by the Participation Fund decreases the risk for the financial or banking partner and thus facilitates the company's access to bank credit.</p> <p>Private Investment Facility Business Line - The "Private Investment Facility" Business Line covers the granting of investment loans in addition to the venture capital financed by private investors. This type of loan targets innovative companies that do not have access to traditional bank credit because of the innovative or technological aspects of their projects but which however benefit from the financial and operational support of one or more Business Angels or a private "Pricaf". The Participation Fund's partners in this Business line are the Business Angels Networks and the private "Pricafs".</p> <p>Microfinance Business Line - The "Microfinance" Business Line covers the loans granted to jobseekers and to people without easy access to traditional bank credit for starting their own economic activity. The Participation Fund's partners in this Business Line are mentoring structures, recognised and approved by the Fund, which provide the recipients of these loans with professional coaching.</p> <p>Impulseo - Impulseo is a financial package developed by the INAMI (National Sickness and Disablement Insurance) in close cooperation with the Participation Fund. The INAMI has entrusted the management and the running of the Impulseo package to the Participation Fund. This package is meant on the one hand for the recently licenced GPs but on the other hand for any GP who plans to settle down in or transfer their professional medical office to an area where there is a shortage of GPs.</p>						<p>The goals are achieved through the following actions:</p> <ul style="list-style-type: none"> • "Essential information" refers to all data pertinent to SME Financing: credit supply and demand factors, terms and conditions of financing, political decisions and legislation expressed in statistics, surveys and studies, reports, legal texts and websites. • The centralisation of "Human Capital" will be put into place through the creation of a network of national and international experts. To consolidate this network, the experts as well as their institutions will be given an opportunity to become partners of the BeCeFi. • The platform of BeCeFi will be the website. Processed information will be centralised and made available via this website. • Data collected on SME financing will be managed in a database. These statistics will systematically be processed, analysed and commented on the website. This system will help to describe certain tendencies and developments. • Starting with the intricate problems of SME financing, the BeCeFi will carry out several studies. These studies will be part of one of the followings fields of expertise: (1) The supply side of SME financing (2) The demand side of SME financing (3) The development stages of an SME (4) Micro financing and (5) Political decisions and legislation. <p>To guarantee optimal communication, the results of these internal or external studies will be presented during seminars, workshops and conferences organised by BeCeFi.</p>		

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<p>The amount of the package granted to the GP can reach a maximum of € 65,000 and can be combined to a Starteo loan.</p> <p>The Impulseo package contains three parts:</p> <ol style="list-style-type: none"> 1. Financing from the Impulsion Fund for General Medicine 2. Financing from the Participation Fund 3. A free of charge mentoring and guidance by a specialised structure. <p>Belgian Knowledge Centre for SME financing (BeCeFi)</p> <p>The Participation Fund hosts and spearheads the BeCeFi, the Belgian Knowledge Centre for SME financing, put in place in 2005.</p> <p>The BeCeFi was inaugurated on 21 November 2005, at the time of the first meeting of its Steering Committee held in the presence of the Minister for SMEs, the Self-employed, Agriculture and Science Policy, Mrs Sabine Laruelle.</p> <p>The BeCeFi has two main goals:</p> <ul style="list-style-type: none"> • Consolidate essential information and human resources to become the reference point at national level for SME financing. • Process the information and make it available to the government, entrepreneurs and their representatives, credit institutions as well as the academic world and the press. <p>The Scientific Steering Committee is made up of 27 members presided by Johan Bortier and vice-president, Frédéric Lernoux.</p> <p>The committee meets quarterly to advise the BeCeFi on strategic orientations. It also unites representatives of the key role players:</p> <ul style="list-style-type: none"> Federal Ministry of Finance, Employment and SMEs Regional Ministry of Economy Universities The National Bank of Belgium (BNB/NBB) Regional public organisations competent in the field of economic statistics Regional operators active in the support of SME financing SPF Finances (Federal Public Services - FPS), Employment and Economy Organisations representing SMEs Belgian Bankers Association (ABB/BVB) Independent key experts. <p>The Bureau is in charge of the coordination between the Steering Committee and the BeCeFi secretariat and ensures that decisions are put into practice.</p> <p>The BeCeFi secretariat concretises the centre's projects and has three full time members.</p>	
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Ref n°	Project title		TA for Training in Supervision of Financial Institutions					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Angola	454155 EUR	5 %	528 MDs	Banco Nacional de Angola (BNA)	World Bank	01-03-2009 to 01-03-2011	Ceso CI International SA (lead), Instituto de Formação Bancária
Detailed description of project						Type of services provided		
<p>The objective for this assignment was to train the Banco Nacional de Angola, Department of supervision of Financial Institutions (BNA/DSI) staff in a large number of tools, related to capacity building in the field of tasks, analysis and assessment in the matters of financial system supervision.</p> <p>The staff of BNA acquired the necessary technical knowledge needed for the fulfilment of their duty as supervisors of the national financial system through the on-site monitoring of the financial institutions under their supervision.</p> <p>The transfer of knowledge and skills focused on the independent identification, quantification and assessment of risk control in financial institutions</p> <p>licensing of new financial institutions that are active in Angola</p> <p>assessment of the financial and economic viability of projects that are submitted by applicant banks</p> <p>The results achieved:</p> <ul style="list-style-type: none"> • capacity building and increased performance of the DSI staff in terms of financial institutions supervision, through blended learning of theoretical knowledge interlinked with practical exercises • capability of DSI staff to assure the stability and reliability of the National Financial System • ability of DSI staff to manage and lead the financial institutions supervision with little or no external support 						<p>Preparation and implementation of a comprehensive capacity building / training programme for a total of 70 BNA/DSI professionals, including:</p> <p>Preparatory activities:</p> <ul style="list-style-type: none"> • Updating the training needs assessment, including survey among trainees and documentary analysis of relevant information / training activities previously performed; • Designing a training strategy and training model; • Adaptation of the 20 training modules envisaged ex-ante, and design of the trainings schedule; • Development of standards for the didactical and pedagogical materials; • Development of standards for training evaluation; • Logistical organisation of the trainings; • Development of the didactic and pedagogical materials. <p>Implementation of the training sessions / workshops (split in the following cycles):</p> <ul style="list-style-type: none"> • The Banking Business; • The Process of Banking Supervision; • Practical Aspects of Banking Supervision; • Monitoring the training programme; • Training evaluations / tests; • Updating the training needs assessment, including an inquiry to the trainees, a documental analysis of the relevant information and training actions performed in the past, ... in order to determine the training strategy; • Adaptation of the modules' programme and determination of the training schedule; 		


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- Definition of the training model;
 - Development of a consistent standard for the didactical and pedagogical materials;
 - Development of a standard for training evaluation;
 - Logistical organisation of the training;
 - Development of the didactic and pedagogical materials.
- Implementation of training programmes split in the following cycles :
- The Bank Business;
 - The process of Banking Supervision;
 - Practical issues of Banking Supervision;
 - Monitoring the training programme;
 - Organisation of workshops;
 - Carry out the training evaluations.


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Ref n°	Project title		Support for the improvement of the investment climate and export promotion					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
	Azerbaijan	2769000 EUR	3 %	MDs	Azerbaijan Investment Company (AIC); Azerbaijan Investment and Export Promotion Agency (AZPROMO); State Committee for Securities (SCS); Baku Stock Exchange (BSE)	European Commission	01-01-2009 to 01-07-2011	Sofreco (lead), Instituto Valenciano de la Exportacion (IVEX)
Detailed description of project						Type of services provided		
<p>The overall objective of the project was to improve the economic development of the Government of Azerbaijan and reduce their dependence on the oil sector.</p> <p>The specific objectives of the projects were:</p> <ol style="list-style-type: none"> 1. To promote economic diversification and export in non-oil sectors, among others through improving the country's private sector attractiveness for foreign private direct investments 2. To foster the development of financial markets and promote portfolio investment <p>The project will have to take into consideration the recent changes in the institutional set up for investment promotion (i.e. establishment of the AIC in 2006 and separation of the State Privatisation Committee and re-establishment of the SCSPM as a separate institution in 2006) as well as the technical assistance needs of each of the stakeholders.</p> <p>The structure of this Project will revolve around two core components:</p> <ul style="list-style-type: none"> • Investment climate promotion, capital markets regulation, support to FDI and export promotion in non-oil sectors, • Development of securities market and portfolio investments. <p>The project has two components:</p> <p>1/ Promotion of investment and export</p> <p>This aimed at supporting Azerbaijan Investment Company (AIC) and Azerbaijan Investment and Export Promotion Agency (AZPROMO)</p> <p>to attract foreign private direct investments in non-oil sectors</p> <p>to improve the country's export capacity</p> <p>2/ Support to the securities markets and portfolio investment</p> <p>This aimed at supporting Baku Stock Exchange (BSE) and State Committee for Securities (SCS)</p> <p>to develop the stock exchange of Azerbaijan, the public listing policy, and securities legislation</p> <p>to establish a terminology of financial investments</p> <p>to obtain institutional strengthening at SCS et BSE</p>						<ol style="list-style-type: none"> 1. Assessing barriers to investment and exports with recommendations on how to overcome them, including recommendations on FDI policy 2. Identifying and promoting pilot opportunities for FDI in the private sector, including industry, services and infrastructure (also through PPP) 3. Designing a pilot scheme for 3-5 companies to attract foreign investments 4. Designing a pilot scheme for exporters (4-5 new exporters) 5. Strengthening AIC's capacity in legal advisory and FDI's promotion 6. Reviewing the Investment Promotion and Export Promotion Plans of the AZPROMO 7. Strengthening the institutional capacities of the BSE and the SCS 8. Supporting beneficiaries to review the securities market legislation, international best practices and the possibilities of application in Azerbaijan 9. Increasing the awareness of key stakeholders about the financial markets operations, sustainability of investments, and investments regulatory climate. 		


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Ref n°	Project title		Technical assistance to improve the business environment for small and rural enterprises in Montenegro					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Montenegro	1112476,78 EUR	20 %	MDs	European Commission – Delegation of the European Union to Montenegro	European Commission	15-03-2010 to 07-08-2012	EGIS BDPA, SNV Netherlands Development Organisation, Montenegro Business Alliance
Detailed description of project						Type of services provided		
<p>The project provides technical assistance (TA) to support the Ministry of Economic Development, the Directorate for SME Development (SMEDA) and its regional offices, the business support services and entrepreneurs:</p> <p>(i) Building capacity in central and local government for dialogue with the private sector leading to the elimination of current business barriers; including assistance with the design, drafting and implementation of a regulatory framework consistent with the EU Acquis and the development of training, monitoring and evaluation strategies.</p> <p>(ii) Improving access to finance for small and rural enterprises – especially those in the poorer regions- through the credit guarantee fund, in line with EU and international best practices, in the context of global crisis participating in mitigating the risk of credit crunch.</p> <p>(iii) Development and implementation of business incubators, including further support to the recently created incubator in Podgorica, and expansion of such initiative to the northern region of the country.</p>						<p>The expert provided by BBA mainly contributed to the results under the second component of the TA, improved access to finance for SMES. The two main results to be achieved were:</p> <ol style="list-style-type: none"> 1. Improved access to finance for SMEs, particularly for small and rural enterprises in less developed regions of Montenegro. 2. Establishment of a professionally and efficiently managed credit guarantee institution operating in a effective, transparent and sustainable manner according to the international best practices. <p>Among others, measurable indicators of progress towards achieving expected results included the following:</p> <ul style="list-style-type: none"> ▣ The credit guarantee fund was effectively established, and operational; ▣ Trained management and staff; ▣ Reduced budgetary outlays for direct credit support to SMEs; ▣ The credit guarantee fund was performing by the end of the project duration on the basis of the following indicators: Number of Guarantees; Value of Guarantees; Value of Loans Assisted; Volume of lending and number of bank loans extended to SMEs in rural and less developed regions; Number of business entities assisted; ▣ Reduced budgetary outlays for direct credit support to SMEs; ▣ An increased number of SMEs in agricultural and rural areas have access to finance. 		


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Ref n°	Project title		Horizontal Support to Coordination with International Financial Institutions (IFIs) in the Western Balkans and Turkey					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Western Balkans	3200000 EUR	12,59 %	MDs	European Commission Directorate General for Enlargement	European Commission	27-01-2010 to 26-03-2014	Sofreco, Pi Consulting
Detailed description of project						Type of services provided		
<p>The project allowed the establishment and implementation of a strategy for coordination between the European Commission and all the International Financial Institutions (IFIs) actively engaged in the region.</p> <p>The project contributed to ensuring adequate and effective coordination between the European Commission and the IFIs at policy technical and operational level in the area of socio-economic development of the Beneficiaries.</p> <p>The project was focused around four main results:</p> <ul style="list-style-type: none"> • Improved coordination of information exchange, advice, and policy actions focusing on horizontal and sectorial issues relating to the effectiveness of the overall assistance flows to the region; • Improved coordination of investment support and financing initiatives on terms and conditions best suited to the Beneficiaries; • Increased involvement of the Beneficiaries in the IFI and donor co-ordination process; • Improved public awareness of the support provided by the European Commission, the International Financial Institutions and other donors to the Beneficiaries. 						<ul style="list-style-type: none"> • Providing backstopping support to the project leader for the duration of the project, on all relevant issues, in order to ensure the overall successful implementation of the project • Assisting the project leader in identifying suitable experts to participate • Assisting and supporting the project leader with the successful implementation • Providing suitable office space to the project leader for the duration of the project • Providing administrative support to the project leader for the duration of the contract 		

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Ref n°	Project title		Technical training in the Turkmen Financial sector					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Turkmenistan	91807 EUR	100 %		Central Bank of Turkmenistan (CBT)	Ministry of Foreign Affairs, Belgium	01-10-2009 to 30-06-2010	-
Detailed description of project						Type of services provided		
<p>The overall objective of the project was to contribute to economic transition and diversification in Turkmenistan, and thus to the peaceful development of the country and its integration into the international community.</p> <p>The specific objective consisted in boosting the development of the Turkmen financial sector at large by designing and delivering a high-quality, coherent and comprehensive training program in the capital city of Ashgabat.</p> <p>The trainees were professionals from the CBT and other financial authorities, such as the Treasury Department of the Ministry of Economy and Finance, as well as from non-bank financial institutions and other entities entrusted with direct financial responsibilities, such as the financial departments of ministries and state-owned enterprises; also, the Finance, Economy and Business faculties of high education institutions.</p> <p>9 one-week training/academic modules were produced and implemented (including one simulation training given by two trainers), then delivered by selected professional and/or academic Belgian trainers based on a well-defined homogeneous methodology (teaching material) and with strong monitoring standards.</p> <p>The training content was determined jointly by the BBA and the CBT based on assessment of the needs and priorities, as well as past and current related initiatives. The programme was tailored to the economic and financial developments in Turkmenistan: stepping up of the policy oriented towards the promotion of foreign investment; monetary reform - redenomination of the national currency Manat; expansion and deepening of the relations between the EU and Turkmenistan with the related opening of a "Europa House"; plans to substantially upgrade the education sector; recognition of Turkmenistan's international role in the energy sector, to which Belgium is seeking to contribute long term.</p> <p>The training modules were tailored to the target groups - executives and managers of the Turkmen financial sector. The methodology implied mixing junior and more advanced professionals. The total number of trained participants reached approximately 270 people (30 participants per module).</p>						<p>Elaboration, organisation and delivery of the technical training. BBA drafted the training curriculum and the courses contents, in close collaboration with CBT, tailoring the design to the specific needs of trainees.</p> <p>Trainings given at the Specialised Banking School of the Central Bank of Turkmenistan:</p> <ol style="list-style-type: none"> 1. Global finance, International transactions; 2. Banking crediting: the credit appraisal, crediting for small and medium business (enterprises), mortgage crediting; 3. Internal control and auditing; 4. System of payments and non cash settlements; 5. BankSim; 6. The basis of import-export control and foreign exchange control in the developed countries; 7. Prudential regulation and supervision of the banking sector; 8. Management information systems (MIS) in banking and financial institutions; 9. Financial programming and development of macroeconomic models. <p>Lectures provided:</p> <ul style="list-style-type: none"> • Central banking: mandates of financial stability and of monetary policy; • Central banking: mandate of monetary policy. 		


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Ref n°	Project title		Technical assistance for strengthening the audit capacity of the Capital Markets Board of Turkey					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Turkey	92292 EUR	100 %		Capital Markets Board of Turkey (CMB)	European Commission	01-11-2010 to 01-04-2011	-
Detailed description of project						Type of services provided		
<p>The Capital Markets Board (CMB) is the regulatory and supervisory authority for the investment services and securities markets in Turkey. CMB supervises various players on the capital market such as publicly held listed companies, intermediary institutions, exchanges, etc. in order to ensure secure, fair and orderly functioning of the market and to protect the investors. CMB plans to govern and audit the information systems of these players on the capital market.</p> <p>In this sense the main objective of this project was to develop appropriate regulations for the governance of IT systems and regulations for the audit of these systems, thereby paying attention to the existing legislation/regulations in Turkey and best practices across the globe.</p> <p>Corporate governance consists of a set of processes, customs, policies, laws and institutions affecting the way people direct administer or control a corporation. Corporate governance also includes the relationships amongst the players involved (the stakeholders) and the corporate goals. The principal players include the shareholders, management and the board of directors. Stakeholders also include employees, suppliers, customers, banks and others like lenders, regulators, the environment and the community at large.</p> <p>IT governance is a subset discipline of corporate governance, focused on IT systems and their performance and the way IT risks are managed. The discipline of IT governance deals primarily with the connection between strategic objectives and IT management of an organization. It highlights the importance of IT related matters in contemporary organizations and states that strategic IT decisions should be owned by the corporate board, rather than by the chief information officer or other IT managers. The primary goals for IT governance are to</p> <ol style="list-style-type: none"> 1. Assure that the investments in IT generate business value; 2. Mitigate the risks that are associated with IT. <p>This can be done by implementing an organizational structure with well-defined roles for the responsibility of information, business processes, applications, infrastructure, etc. Accountability is the key concern of IT governance.</p> <p>In this project, we presented a new and useful framework for making critical business decisions across the enterprise, with an approach to governance that will allow developing new opinions, considering consequences and understanding potential risks and rewards of the decisions of senior executives. The objective is for every organization that is supervised by the CMB to implement an ongoing process of planning, implementing, controlling and (re)acting.</p>						<p>Main outputs of this assignment</p> <ul style="list-style-type: none"> • Relevant Turkish legislation studied: All relevant legislation and regulation from the following Turkish institutions were identified, collected and analyzed: Ø Capital Markets Board of Turkey; Ø Central Registry Agency; Ø ISE Settlement and Custody Bank; Ø Istanbul Stock Exchange; Ø Turkish Derivatives Exchange; Ø Association of Capital Market Intermediary Institutions of Turkey; Ø Banking Regulation and Supervision Agency; Ø The Banks Association of Turkey; Ø Internal Audit Coordination Board; • EU and world legislation, standards and best practices in the area of IT Governance/Audit in financial sector explored. The most relevant global financial market authorities were explored such as: Ø Europe: the European Commission (EC); Ø The Netherlands: Autoriteit Financiële Markten (AFM); Ø Germany: Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin); Ø Belgium: Committee for System Risks and System relevant Financial Institutions (CSRSFI) and Banking, Finance and Insurance Commission (CBFA); Ø United Kingdom: Financial Services Authority (FSA); Ø Japan: Financial Services Agency (FSA); Ø Malaysia: Securities Commission (SC); Ø USA: Securities and Exchange Commission (SEC); 		


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	<p>Ø International: International Organization of Securities Commissions (IOSCO);</p> <ul style="list-style-type: none">• Turkish Legislation Study Report submitted;• Turkish Capital Markets IT Governance/Audit Regulation drafted;• IT Governance/Audit Regulation draft, differentiated according to distinct institutions that act on the capital markets and IT Governance/Audit principles finalized;• Final Report, containing the IT Governance/Audit regulation draft suited to CMB's circumstances and peculiar to securities market participants submitted.
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Ref n°	Project title		Management of Relaunch Funds, Advice and Exchanges in Microfinance (FORCE)					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Burundi	2500000 EUR	5 %	849 MDs	Comercial Bank of Burundi 84 Chaussée Prince Louis-Rwagasore Bujumbura, Burundi Postal Address: BP 990 Bujumbura, Burundi	Cooperation of the Kingdom of the Netherlands	01-12-2006 to 01-04-2009	Helpage Burundi, Deloitte Burundi
Detailed description of project						Type of services provided		
<p>The main goal of the project of which this programme is part is the following:</p> <p>The microfinance sector in Burundi should be able to play a key role as a catalyst of development where the major part of the population, that has no access to the ordinary banking facilities, could gain access to finance more easily through microfinance. The goal of the FORCE fund (Fund for Revival, Consultancies and Exchanges in Microfinance)) is to facilitate the access to financial services for the population that is excluded from the ordinary banking services. The access to financial services is of vital importance to develop economic activities. The fund aims at achieving the following results:</p> <ul style="list-style-type: none"> • Rehabilitation of the IMF infrastructure; • Professionalization of the operators in the financial sector, keeping in mind that the professionalization might produce growth of the funding of agricultural production ; • Implementation of the regulation and the coordination of microfinance <p>The goal of the services contract « management of FORCE » is the following: FORCE is being managed with highest financial administrative standards in a transparent and fair way. It's playing its role in making the industry of microfinance in Burundi more professional.</p>						<p>Results achieved:</p> <ul style="list-style-type: none"> • Setting up an internal regulation system for FORCE (a manual including the procedures and internal regulation of FORCE); • Making the Board of Administrators of FORCE develop and implement the procedures and criteria for the attribution of grants; • Facilitate the elaboration and introduction of annual activity plans and forecasts of the costs and treasury needs on prescribed delays. Reports were produced and submitted on a six-monthly basis, including the justifications received for the advances of the previous six months and the requests for advances; • Elaboration and submission for approval to the board of directors of the guidelines for the people requesting a grant, launching of requests for proposals, the analysis of requests for grants and the submission of these proposals for grants to the Board. Contract preparation for the grants that needed to be signed by the President of the Board and the beneficiary of the grant; • Assuring a technical follow-up of the implementation of the granted activities and the justification of the expenditures in this framework. 		

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Ref n°	Project title		Analysis of the need for training of commercial banks and the modalities to implement these trainings					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Togo	71415 EUR	100 %		Ministry of Economics and Finance of Togo	IDA Worldbank	01-12-2009 to 01-02-2010	-
Detailed description of project						Type of services provided		
<p>The goal of this mission was to elaborate a training plan to strengthen the capacity of the staff, making the performance of all commercial banks in Togo grow. Therefore this plan allowed:</p> <ul style="list-style-type: none"> • To develop and improve the competences of the employees by managing the consequences of changes such as economical, technological, sociological and structural, and also to anticipate on these different types of changes; • To improve the competitiveness of the commercial banks while maintaining the employability of the salaries; • To enlarge the efficiency of the employees' know-how, their capacity to innovate, their creativity and adaptation towards the demands of the market and the concurrence; • To acquire a competitive advantage to cope with competitors; • To allow the conceptualization of strategies of development and the growth for the banks. 						<p>The following services were provided:</p> <p>1) An evaluation of the training needs of the commercial banks:</p> <p>The needs for training do not exist just "by themselves": they arise from a dissimilarity that is to be identified and analyzed from an actual situation and a reference (the actual competences of a person in comparison with the competences required for the job description this person occupies).</p> <p>The Consultant analysed thus the real needs of all commercial banks in Togo.</p> <p>2) Conception of the training plan and the choice of the training methodology:</p> <p>The starting point for the training plan of the commercial banks in Togo (and all enterprises in general) consists of:</p> <p>(i) defining the competences needed;</p> <p>(ii) comparing these competences with the actual competences of the human resources inside the banks, and, in case of dissimilarities;</p> <p>(iii) evaluate the need for training, and if needed;</p> <p>(iv) define the trainings and the best methods to teach them.</p> <p>After analysing the training needs of the commercial banks, the Consultant elaborated a training plan for the whole of commercial banks in Togo. This training plan identified the main subjects and the preferred methods to teach them (trainings delivered locally are preferred).</p> <p>3) Conception of the mechanism of the implementation of the training plan:</p> <p>In this phase the Consultant proposed a mechanism to implement the training plan. The "Project Secteur Financier et Gouvernance» has attributed a budget of US\$800,000 to this</p>		

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activity. The modalities had to be identified to implement this component of the project. In this framework a mechanism of co-funding has been put in place. The Consultant made propositions concerning the functioning of this mechanism of co-funding.

The training plan gave preference to trainings on site and included train the trainer sessions in order to guarantee the sustainability of the training.

In this phase the Consultant also analysed the possibilities within the training plan to implement the training in existing structures of the banking sector (for example the “Centre de Formation Bancaire”).

This way the study proposed a strengthening of the Centre de Formation Bancaire (or other local structures) in order to make them respond better to the needs for training of the commercial banks within Togo (in particular concerning the training of staff without a profound educational background).

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Ref n°	Project title		Technical Assistance for the Tunisian Union of Banks (UTB)					
Name of legal entity	Country	Overall project value (EUR)	Proportion carried out by legal entity (%)	No of staff provided	Name of client	Origin of funding	Dates (start/end)	Name of consortium members, if any
 Belgian Bankers Academy	Tunisia	489500 EUR	26 %	6	Tunisian Union of Banks (UTB)	European Investment Bank	23-12-2008 to 31-07-2010	Sofreco
Detailed description of project						Type of services provided		
<p>The objectives of the Technical Assistance are the following:</p> <ul style="list-style-type: none"> • Making the financial savings of the Tunisians in France, and Europe, grow and making the volumes of transfers towards the bank grow. • Channelize the transfers of Tunisian migrants towards the realization of projects in Tunisia, within the framework of the promotion of micro projects and small projects and also encourage the participation in the funding of larger production projects or of infrastructure which rely on the availability of public savings. <p>The technical Assistance was also necessary to allow the UTB to develop a new cooperation with the European Institutions who are working with savings and transfers of Tunisian residents in Europe, notably in the countries with a strong Tunisian community and where UTB is not represented yet. This cooperation could be formalized in a convention.</p>						<ul style="list-style-type: none"> • The adaptation of existing savings products in order to become more attractive and competitive; • Conceptualization and creation of new savings products especially targeting Tunisian communities in Europe; • The adaptation of specific existing financial services, the conceptualization and creation of new financial services and new credit granting formulas; • Recommendations for the development of long distance banking services of Tunisian origin through the adaptation of the current bank website and the upgrade of the IT-system; • Propositions for the publication of promotional supports; • The price for funds transfer: to investigate the possibility of an interbank agreement; • Support for SME development: investigating the best-practice in the field of Support for SME development; • To diffuse certain results of non-confidential studies in a way that has to be agreed upon between the UTB, the consultants and the EIB, with the interested bank institutions; • Analysis of the current Tunisian programs with regard to regional development and the initiatives for SME promotion that might result in attracting capital from citizens living abroad. 		